

# THE SATURDAY EVENING POST

An Illustrated Weekly Magazine  
Founded by Benj. Franklin

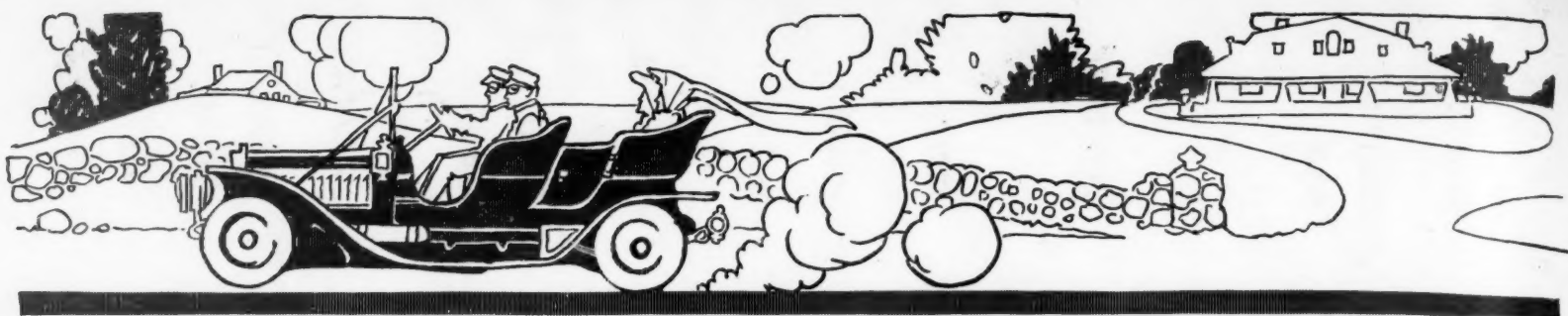
GENERAL LIBRARY,  
UNIV. OF MICH.  
JUN 17 1909

JUNE 19, 1909

5cts. THE COPY



More Than a Million a Week Circulation



## To the Man Who Has Never Owned a Motor Car

You are fortunate to be planning now to buy your first motor car. You have escaped all the grief and expense suffered by owners of one, two and four-cylinder cars—cars in process of development.

It is your opportunity to buy a perfected, high-grade car, a car infinitely superior to previous standards, and to buy that car at a price lower than is asked for several of the old-style models.

Some new buyers think it wise to purchase a cheap car *first*—for experience. But why make experience unnecessarily expensive?

To buy a cheap car first *was* wise when *all* automobiles were experimental. Then, all buyers took risks, and cautious ones took the least risk by purchasing the lowest-priced cars.

Today conditions are different. The experimental features of one, two and four-cylinder cars have been overcome in the six-cylinder car. And there is no more reason why a buyer should undergo costly experimenting with cheap cars now than that he should write with a quill before using a fountain pen.

If you buy a cheap car, the better cars will outclass yours at every point and make you regret your choice.

Profit by the experience of other cheap-car buyers. Every one of them, who can possibly do so, sells his cheap car as quickly as he can, in order to buy a satisfactory car.

Buy the right car first, and you buy a car to use (not to sell at a loss)—one in which depreciation need not figure. For this good car will have in it so many years of life and satisfactory service that it will have paid for itself before you will require its successor.

You can make your purchase of an automobile a safe investment by selecting a self-starting, sweet-running, six-cylinder

# WINTON SIX

Has all the advantages of other high-grade cars, and many *exclusive* advantages. Starts from the seat *without cranking*—a feature not to be had in any other car. Holds the world's record for low cost of maintenance—\$1 for 4343 miles. Makes hill climbing easy, is marvelously smooth and quiet, and goes the route like coasting down hill.

Made in the only big plant the world over that produces six-cylinder cars exclusively. We have made one, two and four-cylinder cars, and know their shortcomings. That's why we make *sixes only*. Suppose you get the particulars about our 48 h.p. Winton Six at \$3000.

"Twelve Rules to Help Automobile Buyers" is a booklet that should be in the hands of every man who contemplates buying a car of any size or make. It covers all cars at all prices. Sent gratis. Write today.

**The Winton Motor Carriage Company**

Member Association Licensed Auto. Mfrs.

111 Berea Road,

Cleveland, Ohio

Winton Branch Houses in New York, Boston, Philadelphia, Baltimore, Pittsburg, Detroit, Chicago, Minneapolis, Seattle and San Francisco.

Clip out this reminder and mail it today.

**THE WINTON M. C. CO., Cleveland, O.**

You may send me

Winton Six Catalog

Twelve Rules to Help Buyers

One Dollar Upkeep Booklet

Name.....

Address.....

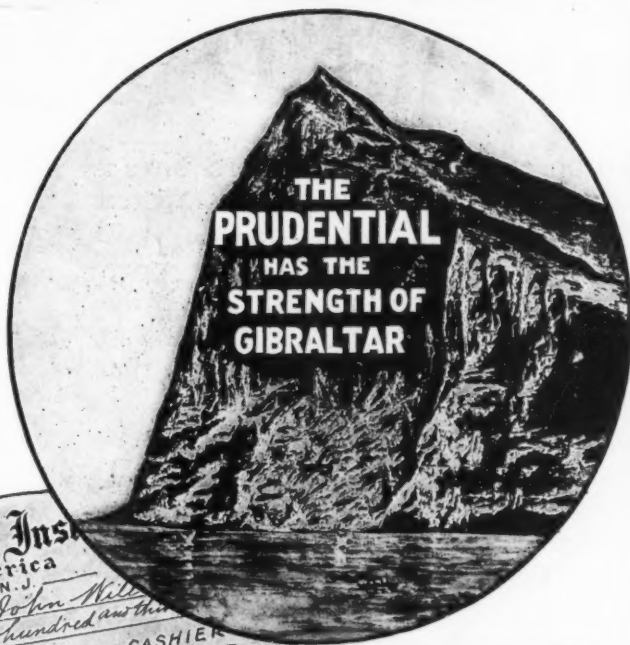




# The Prudential

## Newest Monthly Income Policy

Provides  
a Cash  
Payment  
at Death  
of Insured



The Greatest  
Life Insurance  
Protection ever  
Offered to the Family.

The one kind of Life Insurance Policy of most practical value to women and Children.

It is the policy your wife would like, because it gives her a **sure Monthly Income for Life.**

This is the Safest Way to leave your life insurance. The Monthly Income cannot be encumbered or depreciated. The principal cannot be lost. All worry about safe investment is eliminated.

The Income can be arranged for in Multiples of \$10 per month, up.

Write for  
Particulars and  
Cost for You.

Give both your age and age of beneficiary.

Address Dept. 140.

a  
n  
d  
t  
h  
e  
n

A

Monthly  
Income  
to the  
Beneficiary for Life.

Income is Paid for 20 years, in any case, even though Beneficiary does not live that long.

## The Prudential Insurance Company of America

JOHN F. DRYDEN, President

Incorporated as a Stock Company by the State of New Jersey

Home Office, NEWARK, N. J.



## Bits that Bore Deep Fast and True

To bore a deep, clean hole requires a properly fashioned, sharp, well tempered bit, one that will *do the work* easily and quickly and that will hold its edge.

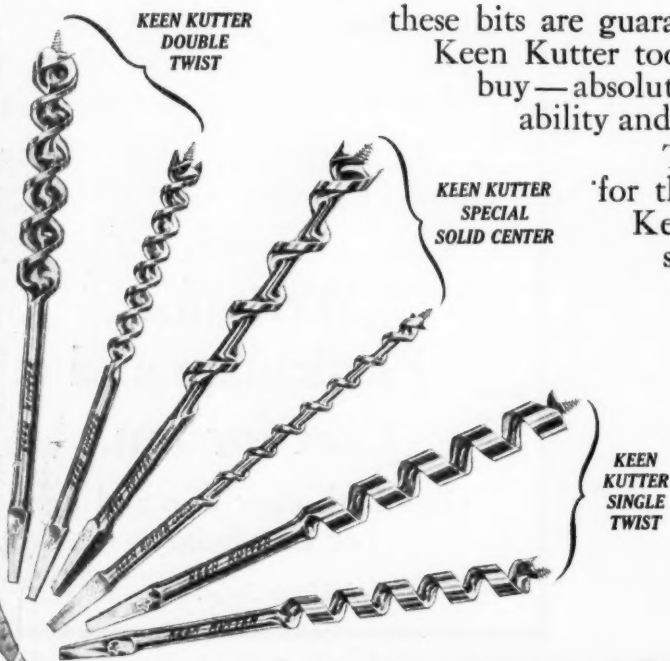
Such are the Keen Kutter kind, a line which includes *solid center bits* for hard or soft wood; *double twist bits* for all 'round work and fast work; single-thread, deep-boring bits with concave *single twist* that will bore vertically or diagonally to the grain of the wood.

All Keen Kutter Bits are *frictionless*. The borings of single twist bits work up *through the center* instead of at the sides.

Every Keen Kutter Bit is *forged* from the highest grade *crucible* steel, oil tempered, full polished, sharpened and finished by hand.

Made in all the standard sizes. Every carpenter and mechanic should have a set of each kind. Every home should have some of each kind together with the Keen Kutter ball-bearing brace. Like *all*

## KEEN KUTTER Quality Tools



these bits are guaranteed. In fact every Keen Kutter tool is the best you can buy—absolutely reliable as to quality, serviceability and durability—or *your money refunded*.

The Keen Kutter line comprises tools for the home, shop and farm. To buy Keen Kutter Tools is to buy as shrewdly as the most discriminating tool expert. Our forty years' experience in the making of *one line of tools* explains it.

See that every tool you buy bears the Keen Kutter Trade-mark. It means Full Value.

If not at your dealer's, write us.

SIMMONS HARDWARE COMPANY (Inc.)  
St. Louis and New York, U. S. A.





# THE SATURDAY EVENING POST

Copyright, 1909, by THE CURTIS PUBLISHING COMPANY.  
in the United States and Great Britain.

Founded A.D. 1728 by Benj. Franklin

Entered at the Philadelphia Post-Office  
as Second-Class Matter.

Published Weekly at 425 Arch Street by THE CURTIS PUBLISHING COMPANY

London: Hastings House, 10, Norfolk Street, Strand, W.C.

Volume 181

PHILADELPHIA, JUNE 19, 1909

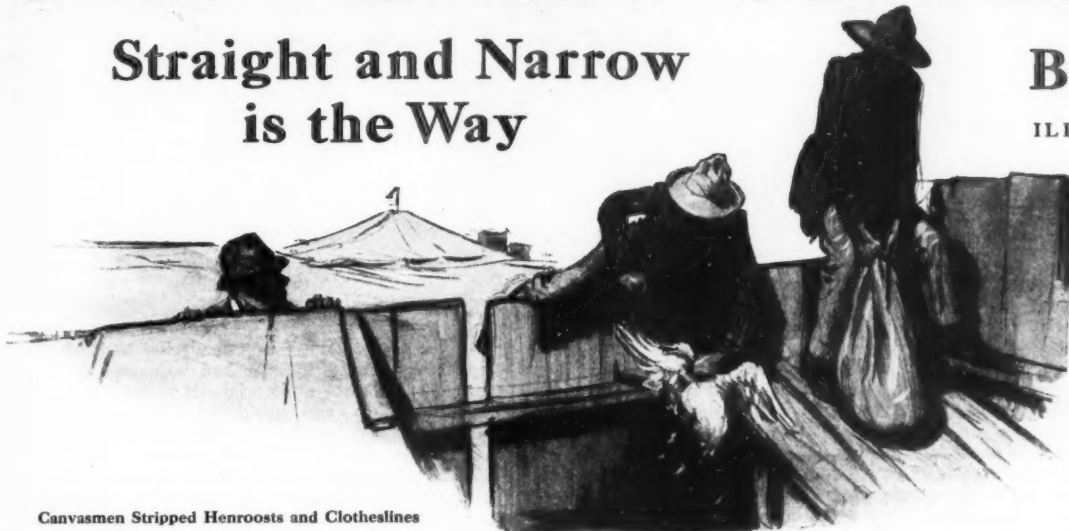
Number 51

## THE POLICY OF THE HOUSE

### Straight and Narrow is the Way

By James H. Collins

ILLUSTRATED BY HENRY RALEIGH



Canvasesmen Stripped Henroosts and Clotheslines

**T**HROUGH the West, thirty years ago, the word "circus" stood usually for a picked company of sharpers and petty criminals traveling from town to town, giving two performances daily, rain or shine, under one tent, a single ticket admitting you to everything.

True, there were colored posters, bareback riders, clowns, the menagerie and the parade. But these served as attractions for the "privileges," as they were called. Posters brought country people into town to see the parade, which took them out to the lot to see the show, and, once there, the privilege men turned them into revenue.

Privilege men comprised shell-workers, three-card adepts, pickpockets and plain thugs, to whom the circus proprietor sold the privilege of robbing people in various stipulated ways, sharing the loot on a straight percentage basis. The "squarer" went ahead and bribed officers to give a clear field for operating, or arranged with justices to liberate sharpers arrested by an honest officer. If the authorities were all honest, perhaps, the tent would be set up beyond town boundaries, out of their jurisdiction. When country people hesitated to be robbed of their money amiably, on the turns of a crooked wheel, theft or violence would be used. The chief point was to carry away all the money in town, and, while experts attended to this, canvasesmen stripped henroosts and clotheslines. Frequently the circus loaded at night in a pitched battle between citizens and showmen.

One spring, in these fine old piratical times, an insignificant new wagon-circus set out from a small town in Wisconsin. Its proprietors were young men who had gained enough experience of the amusement business with indoor entertainments in winter to perceive that the best field for enterprise in that line lay outdoors in summer, under the white tents. They were starting off on their first summer tour, with slender means and meager equipment, but a fine asset in the shape of a policy.

Through many sections of the West the circus was then practically the only form of entertainment. Settlers in the thinly-peopled districts took a full week to ride to some small hamlet with their families, see the show, and ride home again. Outlaws came into town in force on circus day, and a general amnesty was observed.

"See them two fellers comin' this way?" said the sheriff to a stranger. "There's twelve hundred dollars on the head of the tall one, an' five hundred on his pardner. Can't touch 'em on circus day. Howdy, Bill! Howdy, Charlie!"

This new little circus, with its few wagons and dens, took the road entirely on its merits as an amusement enterprise. All it proposed to sell was entertainment. The swindling fraternity was astonished to learn that no "privileges" were to be

negotiated. Astonishment grew profound when the owners' full policy on that point became known. For, in the absence of regular privileges, independent sharpers tried to work in the same towns, were warned away by the circus people, and a few who unwisely disregarded warnings were unmercifully drubbed by the little show's canvasesmen.

At that period hardly any circus visited the small towns of the West with the intention of giving honest amusement or making friends, building reputation and coming back for further patronage. Several large tent-shows in the East were profitable as amusement enterprises, and these visited Western cities. But "high-grass towns" beyond the Mississippi knew only the circus carrying privilege men, conducted wholly with a view to getting every dollar in a community in one day, by hook or crook, and never coming back again. The public soon learned that this new circus was

run on a different basis. It paid bills punctually and fully in every town, and, when chickens were wanted, bought them. Its drivers and canvasesmen were husky country boys instead of thugs, because they worked for wages and got them. Its performers gave a better show than people in such towns had ever seen, because they were paid, too, and picked for ability, and the entertainment was modeled on that given by the famous Eastern circuses that visited the cities. If, through any mishap, a just claim for damages was brought against this circus the proprietors settled in cash before leaving town. Finally, to make it quite clear in the "profession" that their curious dislike of privilege men was permanent, a Pinkerton detective accompanied the show everywhere, suppressing swindlers and crooks of every sort, even when they had permission to work from bribed authorities.

After several seasons of hard wagon-travel this show grew to a point where it could take to the railroads, with its own cars. A few more seasons, and it invaded the home territory of the great Eastern circuses, a dangerous competitor in popularity and earning power, while the frugal way in which it had been built upon itself in the obscure towns of the West gave a decidedly lower cost of operation. Eventually, this humble amusement enterprise, grounded on the square deal, became the Aaron's rod of the circus industry in this country, swallowing competitors. For today its founders—the Ringling brothers—control the industry.

In this experience, drawn from a novel commercial field, is embodied pretty much the whole philosophy of sound business policy. At the bottom lay old-fashioned, rock-ribbed honesty, which amounted to high originality at that day in the circus business, and also gave stability; for, being square, the little wagon-show rested on the broad averages of amusement demand instead of the picayune chances involved in getting people's money by sleight-of-hand and robbery.

Policy is nothing more than the common law under which a given business is conducted. The true policy-maker in business affairs is a



That Night the Janitor Found its Top  
Whittled to Pieces



man with his feet firmly on the ground today, and clear insight into tomorrow, and, perhaps, a fair guess about the day after. Laying down broad, just, simple statutes for the government of the business, he sits on the woolsack and enforces them as problems arise.

If a business is alive at all it usually seethes with energy working at cross purposes, just like a healthy, busy nation. Many, many times a year the policy-maker is besought to shut his eyes to one of the minor provisions of one of his statutes, or pressure is brought to bear to have a new statute passed to cover some special case.

The sales department, zealous for this year's showing, wants to unload a lot of defective goods on Snyder, who is going to fail after Christmas, sure as shooting, and might as well take this junk down with him. Snyder has always bought of our chief competitor, anyway—he would never listen to reason from us. He is a prig, and nobody feels sorry for him; and besides, these goods are not so very bad—they might be worse. So argues the sales force. But the credit department opposes. Not at biling Snyder. No! It fears he won't last long enough to pay the bill.

There is a deadlock, and the case comes before the policy-maker. Very likely the latter is no paragon of virtue. He knows that Snyder might easily be used to turn profit on stuff which must otherwise bring loss. There is temptation. But the policy of the house is against the deal. Moreover, it furnishes a cloak of impersonality for the policy-maker, just as the penal code enables a judge to hang a murderer in a purely impersonal way.

"Boys, we could do this all right, and get away with it, too," he declares. "But the house has never done it, and we won't now. I'm not anxious about Snyder. But the deal would demoralize you salesmen. We want you to clear up goods while they're new, at list prices, and you'll do that better if the house refuses to help you find an outlet for every lot of cats and dogs."

Policy-makers are rare.

It is commonly believed that nine men out of every ten who start in business fail at it. This is probably untrue. Also, it isn't equivalent to nine failures out of every ten enterprises, as is generally assumed. There is a distinction here. Nine men in ten are really misfits. But, perhaps, eight enterprises in ten are actually necessary, and so the men come up and fail, one after another, and the necessary enterprise wobbles along somehow until its policy-maker arrives. Then it succeeds. It may be only once in a hundred times that the enterprise and its policy-maker start out together, as was the case with the wagon-circus.

#### The Ups and Downs of a Good Invention

THE chief man in a certain factory town, fifteen years ago, was Boss Parkinson, who swung the county in elections and had made a fortune through political influence coupled with shady business dealings.

A young engineer in that town worked out a new manufacturing process. His first invention, he regarded it lovingly from the inventor's standpoint, as something that need only be brought to attention to make its way like a buzz-saw through the industry for which it was designed. With a few figures on a piece of paper he could demonstrate that there were millions in it.

Boss Parkinson saw these figures and financed the invention with the purpose of getting rid of the inventor. This was easy. If it were possible to cover an idealistic engineer with the seasoned hide of a practical politician

such episodes might end differently. But the art of skin-transplanting has not been carried that far, unfortunately. A little delay in advancing money, a little quarreling and worry, and finally a well-planned fright, and the inventor accepted a nominal price for his interest and set to inventing something else.

Boss Parkinson was no missionary of progress. He comprehended only one sort of business—that of bringing

At this period, the ex-salesman says, the enterprise might be compared to a barrel into which he, as seller, poured orders like water, while through the chinks of a poor inside organization much of it constantly ran away. He dare not pause to stop chinks, for fear all would be lost. So he carried water faster, faster, faster, trying to fill the barrel despite the leaks, and did succeed in getting it full, when he could pause long enough to calk the worst great

gap by getting rid of his inside man.

Then, finally, the real policy-maker of this business appeared, after it had survived the methods of an idealist, a blackmailer, a cheap promoter and a relative.

The policy-maker was a retired manufacturer of means, who had sold another business to a combination and refused to work for the Trust because there would be no fun in business without competition. A year in Europe and another on his country place demonstrated that there was no fun in loafing, either. Looking round for occupation he learned of this process, saw possibilities in the man who was developing it, and joined the enterprise.

The salesman's instinct as a seller had led him to exploit the process after it had been embodied in an attachment for its appropriate industry. The policy-maker's instinct for square dealing, stability and a good basis for fighting led him to make that industry, in some respects, an attachment to the process. He found the industry demoralized by foolish price-cutting and secret terms to each purchaser. Manufacturers were technical men, concerned in making goods and giving little thought to marketing. Consequently, there were many middlemen and the goods reached consumers through tortuous channels. This process was a genuine betterment to the industry because it enabled manufacturers to turn out superior goods. So, under the broad rights conferred by a patent the policy-maker selected some of the most able manufacturers, got them to come out into the open with uniform prices on the goods made under his process, cut out some of the useless middlemen, established straight channels through which the product made under the patent could flow today, and in which there was room for any volume of future expansion.

#### Things Take a Turn for the Better

WHEN this policy-maker first walked into the little works in the loft a dozen of the elderly relative's retainers were waiting to oppose him on general principles. Paying almost no attention to them he went ahead with his plans. In a month those obstructionists dried up and blew away.

His policy had pretty much the same effect on obstructionists in the industry. Making a clean, profitable corner amid the universal double-dealing he forced manufacturers who did business with him to be fair and open in that corner, at least. When they saw how it paid in this corner the shrewdest tried it in other corners on their own account. Presently, conditions were so radically changed that manufacturers who clung to compromise and secret prices were drying up and blowing away just like the retainers.

(Continued on Page 32)

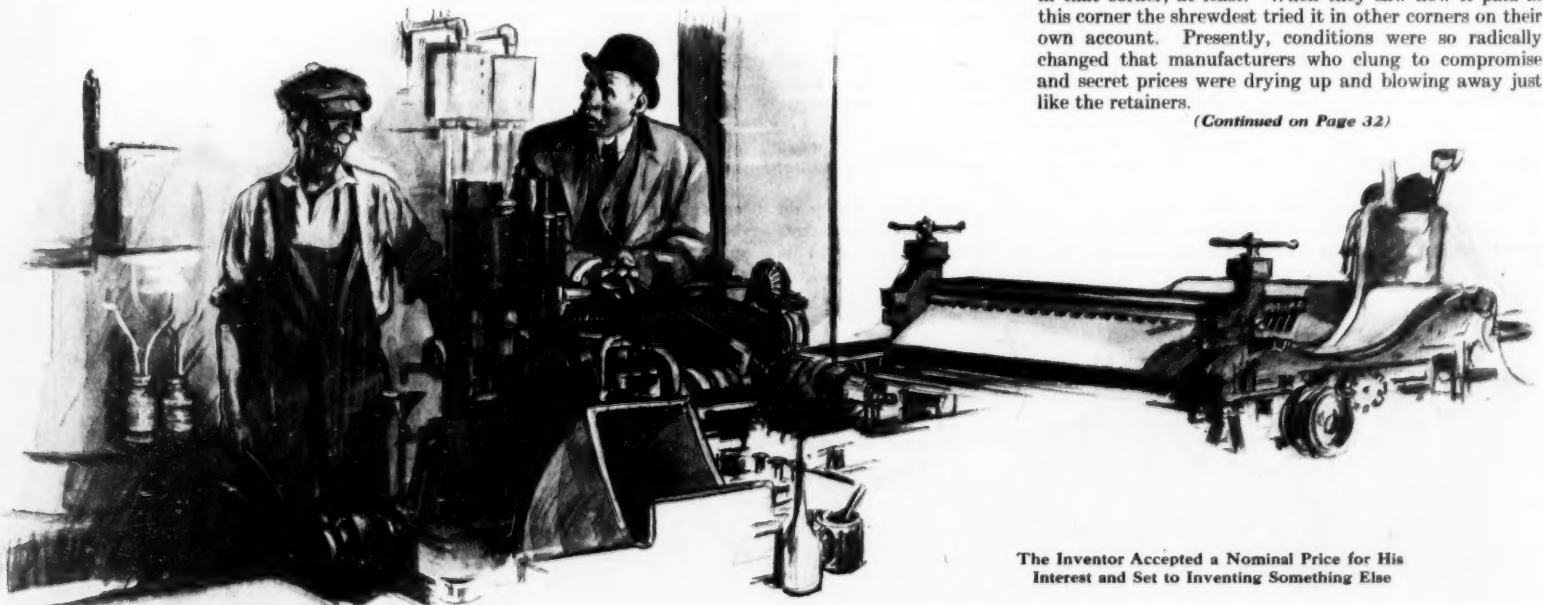


"I Got Lower Prices Than That Direct From Your House"

pressure upon legitimate industry so it would pay to be left alone. The engineer had regarded his process as a benefit to humanity. The Boss made a sandbag of it and sent an emissary around to manufacturers to find out what it was worth to them to have him refrain from competing. This pleasant detail, however, was entrusted to an agile young promoter, who hadn't gone far before he decided that he wanted the process for himself. Eventually, through the intricacies of a corporation, he succeeded in dropping the Boss overboard in turn.

The promoter was no missionary, either. His idea of developing a benefit to humanity was to organize an inflated company and get the green investor in. This he did, using the engineer's original figures as an argument, living high for two years, and finally departing for fresh fields, leaving the assets to be sold for the stockholders, who were chiefly gulls.

Five years had gone by when the first real missionary got hold of the process—a salesman who saw its possibilities wholly from the selling angle, and started a small factory in a loft to make an attachment for machinery through which the process could be marketed. The salesman, being purely a seller, had to have an inside man to run the little works. A nominal interest was given to an elderly relative, considered a shrewd organizer who had never had a chance. The seller took to the field, and, with his ability, orders were soon pouring in. The elderly relative had his opportunity to show what sort of an organizer he was, and did show, and was found to be composed largely of vanity. Instead of organizing and conserving he took credit to himself, swelled into a great man.



The Inventor Accepted a Nominal Price for His Interest and Set to Inventing Something Else



# Letters of an Ex-Sultan to His Little Brother—By Wallace Irwin



DRAWN BY GUSTAVUS C. WIDNEY

## II—ON THE WIFE PROPOSITION

From Abdul Hamid, "Temporarily Detained" at Saloniki; to Mehmed V, Occupying the Palace of the Star, Constantinople

Dear Mem:

I am interested to see that you have had a general clearance of my Harem and have shipped the fixtures to Stamboul. This displays an intelligence of which I should never have suspected you. Please look behind the mission oak piano in the second throne-room to the rear of the Louis XIV selamlık. There you'll find a notebook which contains a careful inventory of my wives and children, with a description of each and their names, so far as I could remember them. Before you complete the shipment I wish you would see that they are all there. There should be three hundred and eighty-three ladies bearing the name of Mrs. Abdul—not three hundred and eighty-two, as you mentioned in your last letter. There's been a miscount somewhere. It makes me sort of nervous—who is the Mrs. Abdul you haven't counted? I suspect it is Camphira, the red-headed Albanian. She might have taken it into her head to join me here at Saloniki; and under such conditions prison life would become unendurable.

Look here, young man, you're under obligations to me, if you only knew it. When I was on the throne and you were in the detention shed I might have handed you the knockout tablets as I did the other Undesirable Relatives, but I didn't. Rather white of Big Brother—eh, what? Therefore, in the name of Allah, do me a good turn! Hire Pinkerton Pasha to hunt down that woman Camphira; and when he finds her have him tie a flatiron to her ankle, sew her in a bedtick and plunk her into the Golden Horn. This would be a little thing for you to do, but it would be an awful favor to me, honest it would!

In all my experience I don't think I ever married a more able, intelligent and disagreeable woman than Camphira.

You tell me your Harem now consists of two wives; but you add apologetically that you intend increasing it from time to time. Don't apologize! Nobody need apologize to me for not having wives enough. Take it from me, your Harem is now too large by half. Cut it down. A light-housekeeping, one-wife-power haremlette is the most sensible plan for a Sultan who wishes to keep a serene mind under his fez.

Historians are continually referring to the "cares of state" that burden a King. But, on the low level, I don't think the average Sultan has as many "cares of state" as the average Life-Insurance President. In fact, I think a Sultan and a Life-Insurance President have a great many things in common. Both have a complicated credit account, a fertility of resource and a talent at throwing the Philanthropic Bluff into the superstitious masses. Then, when our work gets too raw, along comes Vengeance in the shape of Cheftik Pasha or some other nimble Young Turk with a set of chin-plumes strikingly like those attributed to Governor Hughes.

I tell you, Mem, it's the Harem that makes a Sultan's life a burden. There's no doubt in the world that old Mohammed made a tactical error when he put that polygamy clause in the Koran to the effect that a man's social importance shall be in ratio to the number of wives he marries. Do you remember the Arabian yarn about the Sultan of Turkey and the Shah of Persia? It seems

that Turkey and Persia were great rivals in those days, and as jealous as Italian tenors on an opening night. So, when the Shah of Persia heard that the Sultan had forty-nine wives and he himself only forty-eight, what did the old Johnnie do? Went right around and proposed to two nice girls, so the merry chimes would get right busy and bring his score up to fifty. And when the Sultan heard this he gave a howl of mingled rage and pain and declared he'd show the Shah who was the greater King of the pair; so he immediately eloped with three royal princesses, a cook and an Armenian candy girl named Tessi, thus giving him a record of fifty-four. The Shah, of course, got back at him by taking in a new installment of bonnie brides; and so the merry war went on till Persia and Turkey were ready to cut each other's throats at the drop of the fez. At last there came a year when the people were stricken with famine. And, to make matters worse, peach-basket hats were so expensive that year that it cost more to keep those two Harems looking stylish and happy than to maintain a modern navy on a two-power standard. But the rival Harems had been growing, neck-and-neck, at a ruinous rate. The Sultan, an aged and worried man by now, sat in his selamlık one Friday morning trying to figure out how he could take on eleven more gentle help-meets without taxing the peasantry beyond human endurance, when suddenly a Persian District Telegraph boy burst into the room with a note from the Shah which read: "I have just taken a census of my Harem, which now numbers nine hundred and forty-one, thus passing your score by eight points." So the Sultan, who was getting pretty darn tired of all this nonsense, took his quill in hand and wrote the following reply: "I am the Commander of the Faithful and the Church is my bride. Therefore, I am ethically married to every devout Mussulwoman in Asia, Asia Minor and European Turkey. I guess that ought to keep you for a while, old Bluebeard." It did. It shut up the Shah. Which was lucky, because it would have been cheaper to go to war than to continue that era of frenzied matrimony.

I guess I've been blessed with about as much matrimonial experience as any man now living. Since I've retired from active life I reckon I could bolster my bank account quite a bit by writing for the newspapers. Wouldn't a column called Household Hints by Abdul Hamid make a perfectly corking feature for daily circulation? It would!

The older I get the less faith I have in the Harem system. I see its finish, not only in the Turkish provinces, but in the infidel countries as well. A Harem is like a Republican primary. It takes an iron-handed Boss to hold it together. How can Man hope to rule a Harem when his better halves are reading the newspapers and getting daily dope on what wabble-minded idiots men can make of themselves in positions of public trust? That Superior Sex bluff is getting worn to a frazzle. You can fool all the Ladies part of the time and part of the Ladies all the time; but you can't fool all the Ladies all the time. Just as the Englishman's Home is being threatened by the invading Suffragette, so is the Sacred Cozy Corner of Constantinople being poisoned by incendiary literature; and Fatima, the veiled Sultana, is getting Harrigan to her destiny.

Only this morning I caught Zamperina, the beautiful Circassian who stands third from the end, second row, in

the order of my affections—I caught her reading Shall Women Rule? by Elizabeth Stanton Blatch. I could have put her to the scimitar for less than that a year ago; but today I remove my slippers and slink noiselessly from the room.

Ah, Meddy, if I were again a young man of sixty-three summers like you, and back on the throne once more, I'd join the Equal Franchise League and send my Harem to Congress. Voting, my boy, is a woman's business. It is an idle, useless, pleasant pastime, less expensive than shopping and less fatiguing to the mind than bridge. What could be more ladylike than the cat-dabs and hatpin duels of political intrigue? Politics also includes a certain spice of scandalous gossip which should appeal to the subtleties of the feminine mind. To elucidate my point let me tell you the following

## STORY OF THE LADY HOBBO AND THE PERFECT SLAVE

Now it befell in the uneventful reign of Bill, the Fat, that there resided in the city of Milwaukee a beautiful infidel known as Peacherina, the Lady Hobbo. And she was married to a merchant of immoderate wealth, who was known as the Perfect Slave, because of his business responsibilities and the hard way he took them. The Perfect Slave was one of those Financial Dicks who feel like Napoleon and look like Mr. Pipp. He was on the job from dawn till dark, he passed his evenings with his board of directors and slept with his ledger. Naturally, he did not run in the same cavalcade with his wife, the Lady Hobbo, who traveled with the smartest-looking caravans that passed through the burg, and killed innumerable hours loafing round the bazar of the milliner and jeweler, where she bought many expensive presents for herself. Her ordinary days were divided equally between bath, bridge and bed. And when these diversions palled she would blow into a charity entertainment, where she was conspicuous for her wonderful illuminations, which were like the centerpiece of an electrical display.

Meanwhile, the Perfect Slave was kept pretty much on the gallop sweeping together sufficient gilt to line the home nest with. Occasionally, when he sat at his desk bolting a ham sandwich he would vaguely dream of vacation and wistfully wish that he had time and money enough to tag around with his wife. Then he would wisely reflect that one cannot be the husband of a Queen without making some sacrifices. So the Perfect Slave would console himself by sending Peacherina a check adorned with a large figure followed by a row of zeros running across it like a close finish in a bicycle race.

It happened one afternoon while the Lady Hobbo was idly motoring from place to place that she stopped her limousine before a palace where resided a female friend of hers. And this friend was a Suffragette. So Peacherina loitered there a while and harkened to a Fair Fanatic who was holding forth on the subject of Votes for Women. This Unshackled Angel declared that one sex was as good as another, if not better; that a vote is a vote whether it wears a derby hat or a merry wid; and that the time is coming, and that soon, when the Downtrodden Sex shall be declared free and raised up from the inferior position it now occupies. This was a new line of talk to Peacherina, who had always suspected something was wrong with the Government; but she had never thought it was bad as

(Concluded on Page 34)

# The Cruise o' the Bounding Boy

## CAHALAN LOSES HIS FAITH IN WOMAN

### By JAMES B. CONNOLLY

ILLUSTRATED BY GEORGE GIBBS

ON TO the port wingdeck—on our ship the coziest nook from which to view things, and no whole ship's company to disturb—we strolled this afternoon to see what was doing; and who should be there before us but Cahalan, the same old untamable Cahalan, and the same old rating badge on his sleeve. Nobody in the deck division had been long enough in the service to remember when Cahalan didn't rate as a bosun's mate, first class.

When we were last shipmates with Cahalan he was a short-timer, and his daily chant had been, "No more navy for me after I'm paid off this time"; which, of course, coming from an old flatfoot, is never taken seriously. It is only your one and two service-strippers who don't come back. Even the officers: you can hear them sometimes, on their blue days down in the wardroom country, tell how they're going to resign—yes, sir, going to resign and raise chickens, by gad! or get a job with some power company somewhere ashore. And how many of them do? And why don't they?

And why hadn't Cahalan? Well, he had, partly; at least he had stayed beyond his four months' furlough. And that meant a lot—losing his continuous-service privileges. And why? we wondered.

We were eager enough to hear what Cahalan would have to say, but he seemed to be engrossed, so gloomily engrossed, judging by his profile expression, with the ship's launch which, with a cargo of young women, two or three of them quite pretty, was just then steaming up to the ship's side, that we did not break in on him; only when at last he did turn around one of us said, "Hello," and he said, "Hello," and, further, "Look," meaning thereby for us to observe the young ladies strategically disposed around the quarterdeck. "Girls enough for all," commented Cahalan, "even for the middies almost. Look at 'em, cruising outboard like a lot of little patrol boats at a review, waiting to swoop down on anything that drifts across the line!"

But we were not interesting ourselves in wardroom or steerage procedure. "The last time we saw you you were beating it up the dock, waving your hand back at the ship and saying, 'Never again for me.' What brought you back?"

"Would you believe it—Wimmen!" he exploded suddenly. "Yes, wimmen! And another man's judgment of 'em, mind you, not my own. But when a man's been a year to sea, same as this chap'd been, what c'n you expect?"

"Or even when you haven't been any year to sea; when you're ashore the whole time?"

"No, no, no," protested Cahalan; "not so bad as that. When you get into port occasionally to kind o' keep the run o' their development you're not altogether out of it; but when"—and so on for an uninterrupted run of a half-hour or so before we could swing him back to the charted course. Cahalan was a great hand to fly off like that, and when he did fly off it was for no little flying-fish leaps, but long, steady, cloud-reaching flights.

"Well, when I was paid off in 'Frisco that day there were just two things I had in mind. One, I wasn't going back to the navy; and the other, I was going to see my good old mother, who lives in Brooklyn. And I had the best part of two years' back pay and a ticket to New York in my pocket, the ticket through Canada so that I could have a look at the country along the way. All right! But it was a hot day going through the valley and I hadn't had a drink in three months. You know how it is being a prohibitionist, whether you will or no, aboard ship. Maybe the tea-drinking old ladies think it's a grand scheme, but maybe, too, those old ladies don't know it all. Did they ever stop to think, d'y'spose, how a coal-passer



"No More Navy for Me After I'm Paid Off This Time"

feels who's been shoveling coal for four hours next a hot furnace and he comes up in the air, and he'd give his month's pay for a bottle of cold beer? But he can't have it, not if he'd give his life for it. No. But the old ladies who made the law can have their twelve or fifteen cups o' tea a day. I wonder would they put up a holler if you and me was to pass a law sayin' they couldn't?

"Well, I didn't start out to deliver any sermon. It was a hot day, and I got off at Seattle to get a drink. And you know how it is about a drink. No man is goin' to stop at one bottle of beer after he's stayed away from it three months. Of course not. So I had another, and a third, and maybe a fourth or a fifth; and then I stopped to take soundings—and maybe make a new departure for a different, maybe a better label o' beer; for when you got plenty of money in your pocket you might's well have your choice, mightn't you? Sure.

"Well, I fetched up at a place called Tegen's, a sort of hotel with a barroom at one end and a caddy at the other, a place that seemed to be popular with foolish chaps back from the Klondike and other foolish chaps like myself just back from sea.

There I happened to sit down at the same table with what looked like a seafarin' man. And so he turned out, a sealing captain named Patten, and a pretty decent sort, too. And it wasn't hard to see he was at home in the place, for soon he introduced me to a soft-stepping chap he called Johnnie, who seemed to rate as a sort of master-at-arms and canteen yeoman, both; for when he wasn't around noticin' things he was makin' change.

"The boss?" I asked, after Johnnie'd had a drink with us—only he took a cigar instead, a quarter one, which he put in his pocket; goin' to smoke it later.

"No, no, there's the boss in the office," says Patten; "him reading the paper in his shirt-sleeves. He don't have anything to do but spend the money. He leaves everything to Johnnie." Well, a few more drinks, and Patten was telling me his life's history, and I says to myself, 'You're not the worst in the world, only you sure oughtn't to be allowed to be cruisin' around here without a land compass and a corrected up-to-date shore-goin' chart.'

"Anyway, 'Come, Cahalan,' he says after a while, 'till I introduce you to the future Mrs. Patten,' and steers me up to the caddy at the other end of the hotel, where was a big blonde woman in the cashier's cage.

"Ain't she a queen?" says Patten, and taking a table where he could see her, orders enough for general mess; and all through the meal was making eyes at her, and when

she wasn't making change she'd smile at him, too, but in a most proper way. 'A perfect lady,' says Patten, 'who won't brook no familiarity.'

"Yes," says I, 'easy to see that. If you doubt the goods look at the label—no other brand —'

"Huh!" he says.

"Easy to see," I hurries on to say, 'that she's sure a perfect lady.'

"They don't none of them get fresh with her," explains Patten.

"Why should they? I mean, of course not, Cap. But ain't she a pretty good tonnage for a light-armed craft like you to be engagin'?" And then, so's not to hurt his feelin's, 'Ain't she kind of a little on the buxom model?'

"Oh!" says Patten, 'I likes 'em buxom.'

"Buxom she sure was. A battleship I'd call her, and couldn't help imaginin' her steamin' down a crowded street and bowling 'em to the right and left off each bow.

"Ain't she a queen, though, Addie?" goes on Patten. And now, what're you going to do with a man like that? Only ten days ashore, after a year at sea, and already sealing up his judgments. Let a man stay away long enough, 'specially if it's brown, yellow and black he's been mixin' with, and almost any upstandin' white woman'll get him. 'I'm goin' off to make a little pile and come back and marry her,' he goes on, 'and what d'y'say to shippin' with me as mate?'

"For a sealing trip?"

"For a sealing trip—or whatever it develops into." He stops to give me a good look over, and I says, 'Better not tell me yet, for maybe I won't go.'

"When Patten went up to settle for the check there was some little goo-goo-in' between himself and the cashier, which I couldn't help noticin', no more than I could that she didn't have to ring up any cash register, and, noticin' that, I remembered that, at the other end of the house, where the smooth bartender made the change, there wasn't any cash register either. I mentions this to Patten when we were outside.

"Oh!" explains Patten, to that, 'Tegen trusts 'em both. And why shouldn't he? They make all his money for him. Why, Johnnie's got a thousand of my money—goin' to let me in on a minin' proposition. A great fellow, Johnnie. But how about that sealin' trip with me?'

"No," I says, 'I'll pass that up now, Cap. My old mother, y'see, she lives in the middle of a three-deck house in Brooklyn, with ten Lithuanians topside and a family named Wyzinski on the deck below, and I'm goin' to see her and move her out of there.' And never did I mean anything like I meant that. But, once having dropped anchor, of course you've got to have a look at a port before you get under way again—of course. And a week later"—Cahalan spat reminiscently over the side—"with not enough in my pocket to buy a cup of coffee, I patrolled the water-front one mornin' till I met Patten, and, without askin' any questions, I signed on as mate of the Bounding Boy, a schooner with a deep forefoot, a mixed crew and a cross-eyed, English-speaking Jap cook that was also cabin-boy, named Zippy.

"Now," says Patten, 'here's my scheme. There's a fur company up thereaway that's been doin' a nice quiet business with the huskies in the Aleutians, collecting skins for 'em—otters, foxes, seals and one kind or another, fine rich skins that bring a big price in 'Frisco. And here's how they work it. Every now and then, when the huskies have a nice pile of skins collected, the fur company's vessel comes along, hoists the company's flag to the foretruck, the crew go ashore, take the skins, give the huskies a big official document—a fine big sheet of paper with a big blue ribbon and a splash of red wax—all official, you know—and sail off.'

"Well?" I says.

"Well," he says, 'what's the matter with us sailin' up and collectin' some of them skins?'

"Sort 'of loot the Leuts!' I says to him.

"I s'pose bein' brought up in the navy makes a difference, but it looked to me like high piracy, and I said so.



"They Would Have Needed Good Ears Below to Hear Me"



"Sho!" says Patten. "A bunch o' Roosians and Japs owns the company."

"Well, I didn't figure out where they bein' Roosians and Japs let me out, but I was in for it, and so we gets a lot of fine, big, official-looking papers, blue ribbons and red wax, and sails out. And wherever we saw a fat pile of skins we'd hoist the foreign fur company's flag to the fore, sail in, go ashore, say 'How!' to the huskies, open up a little keg, hand the red stuff around, get 'em all pie-eyed, collect the skins, give them a receipt—all official, blue ribbon and the red wax seal—leave 'em to finish the little keg, and sail away."

"We were doin' a magnificent business, had the main-hold of the Bounding Boy pretty well filled up, and the same hadn't cost us more than, well, say, than twenty-one or two ten-gallon kegs of about that class of rum which they used to hand out to drunken sailors along the Barbary Coast before the fire, and Patten was talking of 'Frisco, Seattle and the Queen of Tegen's bar, when one day a Jap he did business with at one of the stations up there came out in a little sailboat to tell him he'd better not go back to the States with the skins, that the cutter was watching out for us; but to take them to Vladivostok, where was a man—Patten made a note of the name—a safe man who bought skins for the Russian market and without askin' too many questions."

"I didn't like the Jap's looks, but Patten reminded me that I didn't like Japs anyway, which was true; and so we swung the Boy off for the other shore of the Pacific, and not a thing happened during the whole of the passage till we came to anchor in the harbor of Vladivostok, when a Russian official took the vessel in charge and, casting the rest of the crew loose, threw Patten and me into a little stone jail and held us there for three weeks, which certainly surprised us some."

"Out in the light of the sun again, the first news—from a whiskered, belted, good-natured Russian, who could talk English—was that the schooner had been auctioned off the day before to pay the fine. 'What did she bring?' asks Patten."

"Twenty-two hundred and fifty roubles."

"What! My fine Bounding Boy that cost me six times that only fifteen months ago!" yells Patten. "And how much was the fine?"

"And the Russian, not a smile out of him, says, 'Twenty-two hundred and fifty roubles.'"

"Whee-yew!" and Patten has to sit down to fan himself.

"Not even a few loose coopecks for a drink?" I asks. "No? They surely made a proper job, didn't they? And how about the furs?" I asks.

"Oh, the head of the fur company, from which you stole them, came to Vladivostok—he was here truly before your ship—he took them."

"And what'd he have to say?"

"Said that now, as he had his furs, he would not prosecute further. Very good of him."

"Damn good," I says. "But who bought the schooner?"

"A Japanese gentleman. His name? Wait. But no, I do not recollect his name."

"Well, we both knew too much of Russian officials to protest. The whole outfit, Russians and Japs, were in together, and they weren't letting the little matter of the late war interfere with business. Well, the schooner was gone, and I was only wishin' I had a smoke. But Patten breaks out with, 'And all my money stored under her cabin run!' and sits down on a doorstep, and there I left him, to go back and put a few more questions to that Russian who spoke such good English; and he told me that the rest of the crew had shipped on any old kind of a craft to get away—all but the four Japs, who had gone off on the schooner with the new owner."

"Zippy—a low-sized, cross-eyed chap—was he one of them?" I asks him. "Yes, he was one of them," and I hurries back to Patten. "All those chaps going off in the Boy means that she's bound for Japan," I says to Patten. "Don't you remember they were all figurin' on how they'd get home the whole cruise? And Zippy, the cook, 's one of them. And Zippy," I went on, "was the only one who could come in and out of the cabin when he pleased." And at that Patten came to himself.

"Then if I want to see that money again I got to find Zippy, and the easiest way to find Zippy is to find the vessel, hah?" said Patten, and offers me double wages for the whole cruise if I'd go after the vessel with him. And, of course, I went—'twas as short a way home as any other—and, besides, I wanted to get a crack at our old cook, too. So the pair of us shipped on a little steamer

bound for Hong-Kong and way ports. Patten's job was to peel potatoes, and mine to wash dishes in the galley. Fine, healthy jobs for a husky bosun's mate, United States Navy, and a sealing captain, wasn't they? And what harm? But our particular boss, the head steward, was one of those cocky little Japs who used to elbow us out of the alleyways every time he went by. Well—"Cahalan spat reflectively over the side—"maybe it's true, as some say, that the white race has seen its best days and the yellow boys are havin' their turn; but one thing's sure—they're not yet quite so sure of it that the job sets easy on 'em. They sure rubbed it into us. Not a meal that we didn't come near breaking a few large platters over the heads of some of 'em."

"Anyway, not a harbor we put into that our heads weren't out the air-ports for signs of the schooner, and going into Yokohama one fine day there she lay to moorings in the stream. The pair of us we could hardly keep from punchin' each other for excitement, and that night, as our steamer was about to leave, we slipped ashore. We hadn't a cent between us, nor clothes enough to keep us warm; for we'd sold our coats and flannel shirts for tobacco and a few drinks of vodka while in jail at Vladivostok. But we beat the waterfront, in the hope of an opening or meeting up with somebody we knew—but nothing. If there was only an American cruiser or gun-boat about—but nothing we could butt in on, not another American we knew in the place. A bit discouraged maybe

engraved on the yellow bone grips. How they got there was a mystery—maybe pinched off some American naval officer the time Perry was there. I doubted could we ever get the old things to go off again, and we couldn't try them there because we'd probably get pinched by a division of those little jiu-jitsu policemen if we did and they happened to go off. The old fellow runnin' the place finally swapped the pistols for the seal ring; and for my black silk neckerchief, which I was hoping to save for my old mother, he sent a boy out for fresh charges of black powder. The bullets and caps were in the box. I doubted the virtue of the caps, but the pistols would do to put up a bluff."

"'Twas night by then, and we ready to storm a Japanese battleship if only there was a square meal layin' around anywhere on her deck. Well, we sasshayed the waterfront and cut a sampan adrift, and, paddling out into the stream, made fast to the Boy's bobstay and climbed inboard over her bow. In his hurry Patten fell over the windlass, and I thought I heard a scurryin' and a voice from the fo'c's'le under us. I asked Patten if he heard it."

"I wonder is my money safe?" was all he answered.

"Never mind your money," I says; "let's see who's aboard. But first let's take a look at the cabin."

"We found the door to the cabin locked, so returned to the fo'c's'le, of which the hatch was but half drawn. By that alone we knew somebody was aboard. We slid the hatch clean back. No light, no noise—which we didn't

like. People don't leave a vessel in a harbor without locking her up. We waited, ears and eyes strained for sound or sight of something below. Not a sound; nobody."

"Well, we wouldn't stand there all night."

I took off my boots, tucked the old pistols into my waistband and let myself down the fo'c's'le ladder. And a good job I made of it; they would have needed good ears below to hear me. Once down, I lay behind the ladder for a full five minutes, maybe, before I rapped—two short and three long taps, softly—for Patten to come down. I wanted to tell him to look out, to take his boots off, too, like I did, that the top step of the ladder was slippery with grease; but I didn't dare to speak out loud. It was so dark that I couldn't see him coming; but when he did come a stone image could've heard him, for, when he threw his weight on that top step, away went those smooth-soled boots from under him and down he came. Plump! he hit the fo'c's'le floor. And there he lay, not a sound out of him, for the longest time—till I began to think he was dead, had broken his spine, maybe. I was about to crawl around the ladder to investigate, when I heard a move and a sort of groan, and then, from out of the darkness, the most surprised words: "Spirits of niter, but *aren't* she deep!"

"I couldn't help it—I had to roar; but hearing a scrapin' sound then I shut up quick and set to considerin' again, now that we were below, what we could do. I remembered that in the schooner there used to be a lamp in a bracket over the cook's closet, which ought to be just behind where I was now layin'. I got up and felt about. Good enough! There it was, and matches beside it. I took down the lamp, and, feeling no heat coming out of the galley stove, opened the oven door, shoved the lamp in and lit it. 'Patten,' I whispers

then, 'crawl over here.' Which he did, not quite as smooth and slippery as an eel, but gettin' over after a while. I then took the lamp, reached it out at arm's length around the stove, and waited to see what would happen. Nothing. I took a peep around the after outboard leg of the stove. So far as the lamp's rays shot out, nothing; but from somewhere for'ard came a heavy breathing, and we knew that somebody in the peak was getting excited."

"An' you'll be more excited yet," I says to myself, though not oversure that the two of us wouldn't be the most excited of all before it was over with."

"We waited. All at once, bang-g-g! For just a flash the darkness of the peak was lit up. And we could hear the ting of the bullet where it hit the galley tins behind us. 'Twas the lamp they aimed at, for that smashed and the light quivered, flickered and died out; and in the dark I could feel the lamp oil flowin' against my face where I lay on the floor behind the stove."

"Well, they're sure on the job," I whispers to Patten, and we stayed laid out flat there with our rusty old curios held under the stove and trained forward, both of us wonderin' would they go off at all, even with the fresh powder the old fellow gave us; but no more wonderin' then, for 'twas a sound of cautious steps comin' nearer."

"They must be coming over the lockers, Cahalan—from the peak. They're probably wondering if we're



"I Doubted Could We Ever Get the Old Things to Go Off Again"

we was, but be sure we had no notion of the Bounding Boy getting away without our bein' 'round to see her off."

"First, we needed weapons of some kind. One of those two-handed samurai swords wouldn't been too bad, but no chance to steal one even; or a piece of lead pipe would've been a great help. This, mind you, was late in the afternoon of the next day, and we were hungry and growin' a little careless of local law. We had no money, as I said, but one of Patten's fingers flew one of those seal rings—you know the kind—wide gold band with a woman's head in some kind of brown stone, looking sideways. 'Say, Cap,' I says, 'you'll have to pawn that.'"

"What!" yells Patten, "my birthday gift from Addie!"

"Bein' a birthday gift, I takes a closer look. Sure enough, it was one of those six-carat things with the brown glass which Patten thought was some precious stone. I knew where there used to be a jeweler's window on Eighth Avenue piled high with about twelve dozen gross of them, and you took your pick for four-ninety-eight. On the west coast they might've cost a dollar more, or maybe two dollars more at Christmastime."

"There was nothing else to do, so I took Patten by the hand and led him to a sort of second-hand curio shop, where was a pair of ancient, double-barrel, percussion-cap pistols in a box that I'd spotted that morning. Long-barreled things they were, with crossed American flags



armed,' whispers Patten, which was what I was thinkin'; and thinkin', too, that they'd be making a rush soon for the ladder. And if they ever made the deck and slid the hatch it would be all up with us.

"They ought to be abreast of the foremast butt now," whispers Patten a second or two later. "Will I shoot?"

"Not yet, but here—quick!" I whispers back. "Let me haul off your boots. Here, keep one and I'll take the other. Now rake the lockers, you to port and me to starboard—now!" And we stood up and let go with a full swing, each of us a heavy sealer's boot. One went bouncing for'ard into the peak; from one side to the other we could hear it. The other had better luck, for it was a most surprised grunt we heard, as if it had fetched up awfully sudden on somethin' human.

"We were almost laughing to ourselves to think of how that broadside o' boots must've surprised 'em, when, bang-g-g! bang-g-g! bang-g-g! one, two, three revolvers at least—eight, ten or a dozen bullets, most of them hittin' against the stove, but two or three ricocheting along the floor and among the galley tins behind.

"After that we lay without a stir for what we reckoned was five minutes. 'You listen and I'll groan,' says I to Patten, then, 'and I'll bet they'll light a lamp and take a look around, for they must be sure by now we've got no guns.' And so it happened. We could only see the hand of whoever lit the table lamp as he reached around—a brown hand and wrist. With a service revolver I could have whipped that hand off—even with the old muzzle-loader I was tempted to try it, but didn't. Instead, I took to groaning, and Patten lay like one dead. We'd already given up the notion of making any bluff with our ancient duellos. We were glad to be still alive. Our feet stuck out beyond the stove and they might have been seen there, but hardly more than that of us as they came out from the peak again. Squinting under the stove we could see them;

four of them, creeping over the lockers toward us. Sure enough, the leader of the four was our old cook. 'D'y'see him—Zippy?' breathed Patten—and he was wild. 'Well, I'm goin' to wing him—watch!' and takes aim with his ancient dueling pistol. But it didn't go off. He snaps the other barrel. No report. Zippy raises his revolver at the second click—he had stopped dead after the first click—and I made up my mind to take a chance at him. No time for loafin'. 'And if she don't go off,' I says to Patten, 'we'll jump up and give 'em a broadside of stove covers.' For all my hurry, I takes a good long squint through the sights at Zippy—the sights were all right and, glory be! the old muzzle-loader went off, and Zippy, after swinging a little to one side and hangin' uncertain for about four seconds, sagged gently in the middle and fell off the lockers as loose as any sack o' commissary beans ever you see tumbled into the hold. The other three then stopped short as if they didn't know what to do.

"Zippy," calls out Patten then, 'tell your people to hold their hands above their heads.' But no answer of word or action came to that.

"Zippy," I calls out then, and I tries to give a good imitation of myself pipin' a lazy watch the length of a battleship's 'tween-decks. 'Zippy, my boy, you're not dead, and don't try to make out you are. But you will be in about three seconds if you don't tell them what Captain Patten just ordered—and hurry!"

"Zippy's voice was heard then, and the three others lifted high their hands, at which we crawled out from behind the galley stove and took their guns from them and drove 'em into bunks, and motioned them to turn their faces toward the ship's side, which they did.

"Now," says Patten, 'we'll go aft on that little treasure hunt.'

"No," says I, 'we'll just have a bite to eat—nothing since eight o'clock last night, and I'm hungry.'

"That's right," says Patten. 'I'm hungry, too,' and we foraged the galley and had a great meal. 'Now for the money,' says Patten and went up the ladder, and soon I could hear him kicking in the cabin door. In maybe a quarter of an hour he was back. No need to ask was the money gone.

"What'll we do?" he asks, all discouraged; at which I saw the man lacked imagination, and so took charge myself.

"First, let's lift this Zippy man into a bunk," I said, and we did. 'But not your face to the wall,' I adds to Zippy. 'Now, you loafer, you look and listen and answer questions.' And taking his revolver I broke it open, emptied the cylinder, looked the cartridges over, slid the two good ones back, snapped the cylinder into place, all very deliberate, and very deliberately took a seat on the locker beside the bunk he lay in and placed the muzzle against his head.

"Now, Zippy, my friend," I says, 'take a good look at me—me, Mister Cahalan, bosun's mate, first class, United States Navy. No, no, straight at me—if you can.' And he did, or as straight as a cross-eyed Jap could. 'You know me? Don't speak—just bow your head.' He bowed his head. 'Sure?' He bowed again; pretty respectful, too. 'Well, in one, two, say ten—no, five seconds after I give the word I'm goin' to know where Captain Patten's money is, or your soul will be on the way to whatever kind of Jap hell is comin' to you. If you don't know, that'll be your hard luck—you go just the same. Now, think fast. Wait till we start even. Now! One—two—three—four—r—f—"

"There—under there—deep down," says Zippy, and points to a barrel of flour among the galley stores. Patten jumped to the flour barrel, but I had to lean back to press my fingers to my throat, which had tightened up some.

(Continued on Page 47)

# Adventures in Home-Making

By Robert and Elizabeth Shackleton

THE old house secured, a campaign of alteration was at once planned.

And in the first place, it was better for us that the house was too large rather than too small. It is easier to take down than to build; easier to make a room by destroying a partition than by constructing a wing.

Not that the house was much too large. It was so in first appearance rather than in reality because, designed to take full advantage of the view, it was wide and shallow instead of narrow and deep. It had a broad frontage of prospect-commanding windows, and yet, except in the wings, was a house of only one-room depth.

Theoretically, one should merely have to walk through an old place, as did Sir Francis and Captain Strong through the long-unoccupied Clavering House, settling each room with a word and then driving unconcernedly away, but that is a trifle too cavalier for ordinary circumstances. The planning of alterations and adaptations is a cogitative task.

To begin with, it was obvious that there must be decided diminution of doors, of partitions, of staircases. Ingenuity had been so taxed with surplussage of outside doors that there were actually eight! Stairs went up in such haphazard redundancy that there were five from the cellars alone! Wherever you wanted to step outside, there was a door; wherever you wished to go aloft or below, there was a stair! And as to partitions, it was as if the life principle of our predecessor in ownership had been that two rooms are better than one.

All of which shows that one man's originality is not another man's originality, and that each man should plan for himself.

It was very shortly after we took the place and began its adaptation that we heard of an old stone house two miles away, which was shortly to be torn down to be replaced by a large new mansion. We at once went over there, because some things were needed for our own house which it would be quite impossible to obtain satisfactorily of a mill or of a dealer, and we instinctively felt that there was an opportunity.

Nor was the instinct wrong. There were several fine mahogany doors, which we found ourselves coveting to take the place of certain doors of grained pine. "You would like to buy these?" said the man in charge. "You may have them. Otherwise they would all be burned."

There was a beautiful old staircase with charming banisters and mahogany rail, and from the first we had

## The Planning of the House



The Western Side

wondered where to find such a stair to take the place of a modern one of hybrid mid-Victorian form. Our own place being old and our furniture old, we needed to restore the appearance of the past; and even for a modern house the stairs that had been put in were hopelessly ugly. And again came the welcome formula: "You wish these banisters and rail? Then you may have them."

There were several charming old, white, wooden mantelpieces that to see was to desire, and especially as several originals in our house had been taken out, years ago, and replaced with patterns of oaken ineptitude. There was wealth of narrow cupboard door, those cupboards built beside fireplaces; and we realized that these could be used for paneling. "You wish all these? You may have them. For the new owner wishes everything cleared away."

Demolition was to commence soon, and the superintendent would let us know when to send, for the stairs must remain till tearing down should actually begin.

It was well on in the afternoon, four days later, when he sent word that next day would be the time. A carpenter was at once telephoned to and full instructions given him to go early next morning and take out the stair banisters, newel posts, mantels and cupboards.

Toward noon, along a delightful hill and valley road, past pines and maples and beside a running stream, we

drove over, just as a matter of precaution, to see if everything was going on properly,

and found that from our standpoint things were going very improperly indeed. For the owner, it appeared, had become angered by delay and had that morning set twoscore Italians to work; and all were furiously busy, with crows and axes, with hammers and bare hands, spurred on by an imperative foreman, pulling, ripping, tearing, tossing down a continuous shower of stone and wood. And the carpenter was not to be found! He had gone leisurely there; had seen the small Italian army and the cloud of hurtling debris; and had gone away, deeming it too late to attempt rescue.

The case was desperate. The impulse was to get to work instantly, but there were neither tools nor laborers to be had. So a hasty return trip was made along the road of pines and elms and running stream, but this time without thinking so much of their attractiveness, to get tools and a helper, for it had become a case where one man alone could not get things out quickly enough.

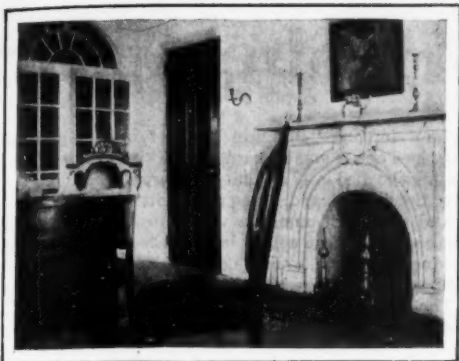
Returning, thus reinforced, the shower of stones and plaster was still continuing, the building was rapidly disappearing; in a few hours it would be too late to get anything at all. There was nothing for it but to go right in, dodging dropping debris.

The staircase was first begun with. Its upper part was already destroyed, but there was enough left for our needs. Then came the newel and turning posts, although there was only time to get up one in its full length, two or three others being uprooted by help of a saw. Cupboard doors were cut from their hinges and carried out over steadily-mounting piles of rubbish. The four mahogany doors on the main floor were secured. Two mantels were wrested from their places, the one on the second story amid a particularly fierce storm of missiles. Now and then something struck us; often we escaped a heavy stone or timber by a mere graze. But there was no time to hesitate for little things like that. And at length we had what we wanted, and heaped it together in a great pile well away from the tumult and the shouting, and left it guarded while a heavy team was secured for carrying it home.

And in all it cost but ten dollars! "The stuff would all have been burned. You are overpaying me," said the man. And, indeed, a great bonfire of wreckage was already blazing.

And to all this there was a diverting sequel. The interloping, machine-made, oak-varnished rails and banisters





Old Mahogany Door, Replacing One of Grained Pine

and mantels that we discarded for the danger-secured loot were in turn destined by us for the fire, but also in turn became as brands plucked from the burning. For a carpenter, setting covetous eyes upon them, declared them to be precisely what he needed for his own lately-purchased house; and he offered, in exchange for them and for some deposited sky-blue tiles, to come after hours and on Saturday afternoons to do all sorts of odd jobs up to the value of twenty-five dollars in time; an offer at once closed with, whereupon he carted away our discards as proudly as we had gathered in the others. All of which again points out the eternal truth that all men do not have the same tastes; and what an awkward thing life would be, in a host of ways, if they had!

It must not be thought that such adventures as came in our home-making, such opportune happenings or finds, are at all unusual or impossible for others. The world is full of possibilities. Looking is finding, and we all know that "findings are keepings." Whatever is needed will show up somewhere, somehow; or, if it doesn't, there will be something adequate to take its place. It is not necessary to know in advance where things are to be found. When we took this house we knew we should alter the interpolated main staircase with an old one from somewhere else, but had not the slightest definite reason to suppose that it would be found so quickly or so near.

#### The Three Graces of a House

WE NEEDED a base for the sun-dial, and found one thrown away in the tall grass. It had never been used as a base, but it was the precise shape and size needed. A chair needed a rush bottom, and we found that an Italian laborer, mending a wall, understood the rare art of rush-working. One day a pounder was needed for the foundation of a brick pavement; and there, close at hand, was a heavy square of iron made for some unknown purpose of the past. Into a hole in its middle a crowbar fitted, and the pounder was made. One of the happiest finds for this house was a set of old diamond-pane windows, and it was the third time we had had the chance to acquire such things—once from an old house in Cleveland, once from a church being destroyed in the old part of New York City, and, as we were not ready to take them over then, not having a house to build them into, here was an accommodating Fate making us still another proffer.

From the first we realized many good points about our house, in addition to its location and its general plan. The roof was good, and the walls were good, and most of the floors were capable of treatment as hardwood.

The proper ideals for a house are appearances, comfort and health, these three, and for the greatest of these some will choose one and some another. As a matter of fact, they should be held as of equal importance with each other. Each should be kept in the forefront of ambition. Some may say that health ought to be placed first, but—sensible though the idea seems—as a matter of fact, the man who says he puts health first is almost always seeking an excuse for carelessness. With health, good looks should equally be aimed at. There is no reason why both should not be secured, with comfort and convenience as well. And if good looks can easily be made into beauty and distinction, so much the better.

The desire for a good appearance, for beauty, for a home with an air of distinction, implies a desire to stand deservedly well in the opinion of one's friends and neighbors, the determination to put the best foot foremost; surely an admirable thing, even from the standpoint of the most rigid moralist. What some one has

aptly called "common-sense made beautiful" seems to cover the ground of what should be aimed at.

And one should always aim at the things he would aim at if money were not a limiting consideration.

Now, this does not in the least mean that one should ape the wealthy, pretentiously copy the wealthy, pretend to be wealthy, but only that, as the rules of beauty and of health are the same for all, there is no reason why a thousand-dollar house should not be as attractive and as healthful as one which costs fifty or a hundred thousand. Indeed, a simple thing stands a better chance of being in good taste than does a thing of ornateness. The cottages of the European peasantry are often perfect models of good living and good looks.

We did not have an architect for the interior work nor even for the first part of the exterior, nor was this primarily for economy. When there is to be a wide variety of miscellaneous alterations, one to follow another, it is not possible to give the work to an architect unless you wish the completed result to represent him and not yourself. Nor could he have the keen personal interest in such a medley of detail that you yourself have.

It would be difficult to secure any good architect for such a task without paying him, comparatively considered, a great sum; and yet, in the usual architect's office, such work of alteration and adaptation, unless for the house of a multi-millionaire, would be looked at half-heartedly and given to some 'prentice hand. Instead of securing an admirable result economically there would be an uncertain result achieved extravagantly.

#### Economy of Personal Service

THE expensiveness, indeed, would be about all that could be counted on with certainty. For our own house, the previous owner had himself thought of alterations and had asked an architect to plan and estimate on them. The plan offered did not contemplate, as our own did, the exterior alteration of the front or of either end; it did not contemplate any of the myriad things that seemed to us of crying need; it would not, in fact, have made the house of any better appearance and would only have succeeded, perhaps, in making it somewhat more convenient—a result we also aimed at. Yet his estimate was for fifty-five hundred dollars, and he held it down to that only by reason of the slightness of the changes intended. By following our own ideas and seeing personally to the work we have done very much more of importance for the house for less than half that sum.

A friend, owning a house which is worth, as it stands, some three thousand dollars, asked an architect the other day for an estimate for proposed alterations and was faced with a straight ten-thousand-dollar proposition. Nor, when such figures are named, is there any possibility that the architect would go over the many varied details that would arouse the owner's personal interest.

Of course, when a man sees to his own planning it takes time. But isn't it an admirable use for time to spend some of it in securing a distinctive and individual and worthwhile home? Nor should it be overlooked that, even if an architect is engaged, the owner is likely to spend about as much time as if he weren't, only the time will go in helpless worrying and watching rather than in getting what he wants.

Looking ahead at all the work that was to be done we did not make the mistake of putting it into the hands of some builder as one contract. A contractor would have felt it necessary to make a blanket bid to cover contingencies. Nor would it have been possible to make any one see the plan with our eyes in its entirety. It would have been simply confusing to go over the minute and myriad



Banisters and Rail, Replacing Ugly Ones

details. Work of this kind demands continued personal attention from the originators, and a readiness to meet unexpected problems which are likely at any moment to present themselves. A scheme may at any moment be altered to meet an unanticipated situation. It is possible to visualize a great deal, but it is not possible to visualize every result and every emergency. Work of this sort demands interest of a kind which cannot be delegated.

But although it would not be wise to put all such alteration work in one contract it would be equally unwise to have it all done on the basis of time and material. There is sure to be less loitering, sure to be fewer accidents and fewer unexpected delays, sure to be fewer days when the workmen sit in the sunshine waiting for lumber, if the houseowner is not to stand the loss. And, therefore, so far as feasible, the work was divided into parts that were taken up separately as we came to them, and contracts were made with carpenter or mason or painter, for a fireplace, a chimney, certain window-frames, altering an end of the house, building bookcases, laying a porch pavement of brick, as these items were approached.

Necessarily, there was considerable that could only be done by day work, and for this we had men whom we deemed trustworthy through our experience with them in contracts, and we always made a point of having the place where they were to work ready and cleared and everything on hand so far as this could be seen to.

#### Forethought Better Than Hindthought

NOW, stairs, partitions, doors seem to most people as unalterable as the laws of the Medes and Persians, but, in reality, they are easy of demolition and change. So seeming formidable, the tasks are not at all Herculean. Any one taking over a house that some one else built should prepare to face such propositions.

A door in an ordinary partition wall can be taken out and the space covered with lath and plaster so readily that there should be no hesitation in getting at it. It costs little to take out a partition and make two tiny rooms into one of size and dignity. It costs little to take out a stairway and put flooring across the hole. New doors can be cut with little trouble or expense. In our cellar a doorway was needed through a partition wall of solid stone twenty-two inches across, and it was cut, six feet high, and timbers were cemented in place across the top, and the sides were smoothed and plastered, for a cost of just four dollars.

Approached and managed properly the total cost of changes should be much smaller than one would at first deem likely, for many of the most formidable-appearing items ought really to be not formidable at all. But here is an important point. If you have regard for economy make the structural interior alterations—the alterations in floors and walls—before the plastering and painting and decorating are done, for otherwise there will be most of the decorating, painting and plastering to do over again.

Always, during house alteration, it is necessary to give thought to everything that is going on, for otherwise some mistake is sure to slip through. A carpenter one day inadvertently sealed up two hammers and a box of nails inside a window-seat.

"I wouldn't 'a' done that if I'd thought," he said when he suddenly realized what he had done; "but," he added slowly, "a man can't be thinkin' all the time."

The houseowner, however, must be thinking all the time.

Editor's Note—This is the second of Mr. and Mrs. Shackleton's articles on selecting and remaking a house.



The West Side Before Altering

# LONDON CLUBS—By Robert Barr

**I**N AMERICA I had read much about London, and always hoped to see the biggest town in the world, without ever suspecting that eventually I should come to live there.

My arrival in London created no particular commotion, so far as I am able to remember. I found lodgings in a Bloomsbury boarding-house and then started out to see the overgrown village. It was a journey of disillusion. I had gathered from the American comic papers that it always rained in London except when there was fog, and sometimes even then. As a natural consequence of this I understood that Londoners always went about with their trousers turned up.

The evening proved to be unbelievably fine. The air was clear, the sky overhead blue, and the red sun was sinking to rest at the end of the street where I had chosen my abode, glorifying that commonplace thoroughfare by illuminating it with powdered crimson and gold. No man who passed me had his trousers turned up; none was dressed in loud checks, or carried a big stick, or was followed by a bulldog. I had supposed that London never saw the blue sky, and that the sun was a mere matter of hearsay.

Taking my direction from this incredible luminary I determined to make my way to Westminster Abbey and Westminster Bridge, on the latter of which the poet Wordsworth stood and said something to the effect that earth has not anything to show more fair. I resolved to make my way thither without asking the direction from any one or consulting a map. It seemed to me that a man who had read Dickens all his life ought to be able to find his way around London without troubling the inhabitants very much. I soon came to Oxford Street, but could not believe that this was actually the Broadway of London. Somehow the knowledge that London was the largest city in the world had permeated all my thoughts of it, and I expected its thoroughfares and buildings to be in some sort of proportion. Here was a street busy enough, but composed of houses no one of which would have added distinction to Oshkosh or Kalamazoo. I kept on south and finally arrived at Westminster Bridge without seeking guidance from any one.

## Pall Mall, the Street of Famous Clubs

**T**HE Thames was not so broad as I had expected. Its tide was the color of underdone baked beans, and my dislike of Wordsworth increased. Westminster Abbey, however, was up to sample, and suddenly I remembered that I had not seen the neighborhood of Pall Mall, the famous street of clubs, or the street of famous clubs, which I had often read of as a thoroughfare of wealthy splendor.

"Now," said I to myself, "I'll check this growing disappointment with London. I'll hie me to Pall Mall and view the most notable clubs in the world."

Of that thoroughfare even that restrained, unenthusiastic German, Herr Baedeker, says in his guide-book:

"Pall Mall is the center of club life and a street of modern palaces."

I made my way to the Crimean Monument, which stands facing the south at the foot of Regent Street, which, since that time, has itself been faced by an equestrian statue of Lord Napier, of Magdala, that looks like a monument to Colonel Roosevelt, so much does the man of the big sword resemble the man with the big stick. Out of the way of traffic, at the foot of this war memorial, I stood



"The Last Honorary Member Got Away With Eight Overcoats That Didn't Belong to Him"

and viewed Pall Mall to the right of me and Pall Mall to the left of me. Words would fail me if I attempted to describe my feelings. Deep depression enveloped me like a cloak. I had been sold, taken in and done for. I did not need to go to Boston, New York or Philadelphia to find streets that outdid this one, for in our cities out West I could cite avenue after avenue which for grandeur had Pall Mall beaten to a frazzle, as the great remark.

Palaces, indeed! Why, there was not a single banal building over three stories high; most of them consisted of but two stories, and the material of which they were built was as gloomy and dingy as if it had been quarried out of a coal-cellar. The general impression was one of unrelieved sadness. If I had been taken round by a guide who said, "Here's where the poor live," I would have believed him.

I now sought the acquaintance of a man whom I admire very much and who has always been a friend of mine, the London policeman. He is stalwart, clean and civil. He never carries a revolver, and must not exhibit even his big stick for anything less than a riot. He wears white gloves and has the general festive appearance of having just come from a wedding.

"Can you tell me," I asked him, "the name of that drygoods box over at the corner?"

The term "drygoods box" evidently staggered him. There is no such double word as "drygoods" in England, possibly because of the damp weather. They call it haberdashery, or hosiery, or drapery, or something of that kind. However, the policeman saw at what I waved my hand and he answered, with deep respect:

"That, sir, is the Athenæum Club. A great many clergymen belong, sir, and it is in general the home of the literati."

"Literati" knocked me out, as the "drygoods box" had bowled him over. I hadn't expected such a word from a policeman, but catching my second wind I waved my left hand toward the other corner. "And that?" I asked.

"That is the United Service Club, sir. No one under the rank of major in the Army or commander in the Navy is eligible for membership."

As I looked across at the two buildings facing Pall Mall on the opposite corners of Waterloo Place I remembered reading that when the literati were cleaning house the military gave them shelter, and similarly when the Army and Navy were brushing up they captured the Athenæum. Stories of the two dissimilar clubs came to my mind. I wondered if my learned policeman knew any of these yarns.

I pointed across the way to the United Service Club and said to the policeman:

"It was while descending those steps, then, into a drizzle of rain, that an angry, red-faced general was heard to mutter that no man could keep a decent umbrella now that those d—d bishops had come?"

The policeman smiled and admitted that they *did* use a bit of language over the way, but added in mitigation that the Athenæum was a perfectly respectable institution, and hinted that, perhaps, the annual visits of the clergy toned down the United Service Club's expletives.

Such was my first experience with the outside of a London club. My first inside view came through the kindness of that noted dramatist, the late Mr. Bronson Howard, who had me put down as an honorary member of the Savage. The Savage was, at that time, a one-room club, situated in an obscure corner of Savoy Place. It is now housed in much more pretentious premises in Adelphi Terrace, but in spite of its ever-increasing prosperity the goodfellowship of the Savage Club remains what it always was. The members are rather proud of their clubhouse, because it was built in the century before last by the Adam brothers, hence the name Adelphi Terrace. If you look up the meaning of the word "Adelphi,"

without putting "Phil" in front of it, you will realize why the Terrace gets its name; and it is because of Robert Adam, who died in 1792, that we approach the Savage Club from the busy Strand, along Adam Street.

And talking of names, a visitor to the clubroom, after admiring the Adam ceiling in decorated plaster, might, on looking at the walls, make a mistake regarding the title "Savage."

The walls are decorated with Indian tomahawks, war clubs, spears from the South Sea Islands, Eskimo hunting implements, and weapons from every savage nation on earth, for the club numbers among its membership all the great explorers from Sir Henry M. Stanley and Dr. Fridtjof Nansen back to the days when the club was started.

## The Early Days of the Savage Club

**T**HE chairman at a Saturday-night dinner calls the guests to order by rapping on the table with a knotted war club whose knob is as big as your head. I believe the Savages intend to present this to Roosevelt when he arrives in England.

The name "Savage," however, comes from Richard Savage, a true Bohemian, a poet of sorts, who was associated with Pope, and who, late in life, became a friend of Doctor Johnson.

A man must be connected with literature, art or the drama to be eligible to the Savage Club. I suppose great explorers are admitted not for the discoveries they have made, but from their habit of writing books about them.

The Savage Club has a great past that extends back more than fifty years. The big room of the old Savage Club has more than once figured on the stage. I'm not quite certain, being a little shaky in ancient history, whether there is a farce entitled *Lend Me Five Shillings*, or whether the borrowing episode, borrowed from the club, is merely the Owl's Roost scene in T. W. Robertson's comedy, *Society*; anyhow, the dialogue and humorous action typify one feature of the Savage Club, which is the desire of members to help one another. Although the members may seem careless, witty, cynical, humorous, always chaffing, still, at the least whisper of distress, there is an instant and generous response.

The attitude of the Savage Club toward things in general is rather well set forth in Tom Robertson's song, which enjoyed a vogue in London forty-four years ago, and which I believe was first sung in the common room of the Savage:

*When papers speak  
with puff and  
praise  
Of things and people  
nowadays,  
Of kings, quack med-  
icines and plays,  
Old laws, inven-  
tions new,  
Alliterative words  
and fuss,  
Big adjectives, terms  
curious,  
Sound, fury; what's  
all this to us  
But Cock-a-  
doodle-doo.*

H. G. Wells said, the other day, that new books cannot be equal to old books until new wine is equal to old wine, until new cheese is equal to old cheese, until new furniture is equal to old furniture. It may be a venturesome thing to say, but the new is as good as the old within the Savage Club, and as an attentive listener for some years within its hospitable walls I make bold enough to proclaim that the club is as brilliant today



"I Intend to Order Dinner Served on the Carpet of the Dining-Room; Where I Shall Sit Cross-Legged Like a Turk"



as ever it was. I am acquainted with no other gathering of men where wit and humor receive such instant appreciation and where self-conceit so automatically finds its proper level. There is one kind of man the club will not endure—the superior person who puts on airs. A session at the Savage is the quickest cure I know for swelled head.

The club is really a brotherhood, but the boys will not tolerate too much repetition of the phrase, "Brother Savage." They will stand it on Saturday nights from the chairman or a distinguished person, but they don't care about it for every-day use.

Where there are so many worth listening to it seems invidious to mention any one in particular; nevertheless, I think every member would agree with me that "our Mr. Mostyn Pigott," poet, dramatist and barrister, is a match for any celebrity of the past. His repartee is something bewilderingly prompt and effective. His wit is as keen and clean as a rapier, and, like that instrument, will delicately pink a man or run him through, as the case may deserve.

A very bumptious member, whom I shall call Sir Bartimus Brown because that is not his name, came in one day at lunch and opened the game on the "Brother Savage" move.

#### The Discomfiture of Sir Bartimus

THE boys were all seated round the long table with Pigott at the head, consuming the frugal thirty-four-cent club lunch, and these landless men Sir Bartimus addressed in his most pompous, landed-proprietor manner. To appreciate Mostyn Pigott's retort you must remember that a "court" in London is a narrow lane and usually a slum of the vilest kind, while a "court" in the country is generally a fine old manor-house surrounded by acres of park.

"Brother Savages," began Sir Bartimus impressively, "I beg to announce to you the fact that I have today signed the final documents which give back to me the patrimony of my forefathers. I have today acquired possession of Brown's Court, the domain of my ancestors; and my chief pleasure, as I attached my signature to those parchments, was the thought that at Brown's Court I may have the pleasure of entertaining my brother Savages whenever it is convenient for any or all of them to honor me with a visit."

"Thanks, dear boy, thanks," said Pigott, taking out notebook and pencil. "We shall be honored and delighted. Brown's Court, you say?" writing it down, then with a glance of gentle inquiry, "What number?"

The Savage is essentially a club of workers, and in it American industry is well represented. The London correspondents of the chief American newspapers and magazines are members of the Savage. The club is happy in the fact that many notable American literary men have been members of its organization, from the great Artemus Ward of yesterday, whose portrait, painted by one of the members, is a treasured possession of the club, to the great Mark Twain of today, the echo of whose voice still lingers in our hospitable Adam room. Thus the man who wished to weep over the grave of Adam roused roars of laughter under the gorgeous Adam ceiling.

So American is the Savage that we affiliate with two clubs in New York, the Lotus and the Lambs—literature and the drama. And the dreamy-eyed Lotus eaters, with the gamboling Lambs, find a welcome with us when they come over to London.

There are several clubs similar to the Savage in London, but the supremacy of the latter has never been questioned. One of



And, Therefore, I Should be Expelled From the Club

the most genial of these is the Yorick, whose walls are decorated with caricature portraits of its members, done by London's chief artist of the grotesque, S. H. Sime, R. B. A. Sime is a man of genius, whose friends say he has a strong face, and his enemies, if he has any, that he is as ugly as sin. The portraits of his fellow members are in no instance flattering, and possess the disquieting quality of being instantly recognizable. Many of us would be members were it not that we are afraid of Sime.

Another distinguished habituary of this club is W. W. Jacobs, whose stories of barges and bargees, of skippers and crews of coasting sailing craft have made the whole world pleasurably gay. Jacobs is a modest, shrinking man, who looks like a boy of sixteen and has very little to say for himself. His personal popularity equals his literary fame. Occasionally his enthusiastic fellow members force him into the chair, and then Jacobs is a picture of doleful misery, but with a subdued voice he will say things in an apologetic manner that set the room a-roar. On one occasion, calling on Sime to speak—and you must remember the appalling nature of the caricatures with Sime's own lack of beauty—W. W. Jacobs said:

"I have great pleasure in calling Mr. Sime to address you, who has done all these portraits round this room, and, like every man of genius, has put something of himself in each."

The clubs I have mentioned are relatively small. I now come to organizations of comparatively recent growth, which might be called caravansary clubs. They are in every case strongly political, and the first and chief of them is the National Liberal, whose superb palace rises over the gardens of the Thames Embankment. If I had seen buildings of this class along Pall Mall, when I first came to London, I should not have felt so disappointed as I did. It consists of story upon story piled up toward the sky, and a tall lantern tower something like that of the Houses of Parliament, a few hundred yards up the river. Indeed, the National Liberal rather apes the Houses of Parliament, for along its river front is a terrace similar to that on which members of Parliament congregate, and the club allows members to invite ladies to tea on the terrace, which, in strawberry season, presents as fashionable an appearance as the terrace fronting the Houses of Parliament.

This was an innovation in club practice, and is still looked down upon by the older institutions, into which a woman is no more allowed to enter than if the clubhouse were a monastery. Indeed, such is the conservatism of England that the West End clubs regard the National Liberal—and the others that have sprung up in imitation of it—not as clubs at all, but as gigantic hotels with an entrance fee. This feeling was very well expressed by a member of one of the older institutions who was brought into the National Liberal by an enthusiastic friend to admire its splendor. The smoking room is an immense and lofty apartment whose walls and pillars are decorated with shiny, plain and decorated tiles. The members are very proud of it.

"Yes," said the old clubman, gazing round him, "very wonderful; very wonderful! Reminds me of an exaggerated lavatory in the biggest railway station in the world."

This club is rather a sinister monument to Liberalism. It is housed in a building raised by an infamous Englishman and was one of that group of overgrown buildings, of which the Hotel Cecil is another, which brought the Liberator Building Society to ruin and made its originator himself first a fugitive from English law, and, when captured in South America, a convict who put in a number of years in penal servitude.

Then again, the National Liberal Club owes its existence to a man who at that time was the most strenuous Liberal in the country, and who today is the chief enemy of Liberalism, the Right Honorable Joseph Chamberlain. The now-forgotten political episode which led to the establishment of the National Liberal Club reveals, as a side issue, an incongruity and, indeed, injustice of the English law. I write down the particulars from memory, as the incident rather impressed me at the time.

Joseph Chamberlain was one of England's foremost fighting Liberals, and was a member of the Reform Club in Pall Mall. The Reform Club is as dignifiedly comfortable as the National Liberal is gaudily luxurious. It is an excellent example of a staid old English club that changeth not. Although political, it can hardly be called partisan, as was instanced by a recent occurrence when Sir Arthur Conan Doyle, a member of the Reform, stood for Parliament in the Unionist interest. He offered to resign from the Reform, but the committee would not accept his resignation, although he was a candidate of an opposing party.

The cuisine of the Reform is excellent, and its library is a haven of rest, redolent of literary



My Clergyman was at Once Admitted

rather than of political tradition, where Thackeray's favorite chair may still be sat in. At first it would seem that a firebrand like Joseph Chamberlain, who in his early days was practically a revolutionist, would be singularly out of place in such an atmosphere of quiet thought, but those who know Joseph only by reputation might be surprised on meeting him to find him as gentle as a lamb, with a subdued voice like that of a bashful schoolgirl.

I enjoy the privilege of belonging to a club that numbers Mr. Chamberlain among its members, and I have often studied this undoubtedly great statesman with interest. One of these opportunities for observance came to me during the days of the Boer War, when the hatred of such English as opposed Mr. Chamberlain had reached its climax, and when the Right Honorable Joseph was the most detested man in all Europe. France was especially bitter against England, and of all the French journals none was so vindictive as the little comic journal, *Le Rire*. It concentrated its venom rather on Mr. Chamberlain than on the other forty-odd millions. It gave once an account of a quarrel between two members of the lowest scum in Paris. The most eloquent Apache had called his opponent "dog," "pig," and so descended to the vilest appellations he could think of, when the other suddenly crushed him by snarling out the word "Chamberlain."

#### The Imperturbable Mr. Chamberlain

ON THE occasion of our informal gathering *Le Rire* had printed a picture of Joseph Chamberlain that for realistic depravity was unexampled. Nothing more brutal ever issued from a printing press. It was proposed that we should exclude *Le Rire* from our reading room. No definite action followed, and all the members except myself departed, leaving *Le Rire* on the smoking room table.

The smoking room is supplemented by an alcove where a man may sit quietly and unperceived by those in the main apartment. As I sat in a deep armchair in this seclusion the Right Honorable Joseph Chamberlain entered, immaculately dressed as usual, with an orchid in his buttonhole. He apparently had an appointment with some one who had not yet arrived, and I saw him slowly stroll up to the table and pick up *Le Rire*, which lay open with this appalling pictorial libel on himself uppermost. His clean-cut, masterful face I saw very plainly in profile as, holding the paper in his hand, he examined the picture with an air of unperturbed impartiality. So far as he was aware, no one else was in the room. His face remained throughout absolutely impassive, and at last he laid the paper gently down, looked at his watch and, hearing the door open, turned with a smile to greet the man he had been waiting for.

To return to our Reform Club, two younger brothers of Mr. Chamberlain applied for membership. Perhaps the Reform thought that one individual of the Chamberlain family was enough; but, be that as it may, the two young men were rejected. Mr. Chamberlain learned that a

round robin had been presented to the committee, alleging that the Chamberlain candidates had caused some kind of a disturbance in an Australian club. This round robin fell into Mr. Chamberlain's hands, and he at once began a libel suit in the law courts against the most prominent signer. This action, taken impetuously and hastily, appalled clubland, for it is one of the unwritten rules that all trouble occurring in the club must be settled inside.

The London Times pointed this out in an editorial and counseled Chamberlain's friends to bring their influence to bear upon that gentleman so as to prevent the affairs of the Reform Club being dragged before the courts. The Times at that period was as strongly opposed to Mr. Chamberlain as it is now fervent on his behalf, but it is needless to add that every clubman in England, whether Tory or Liberal, agreed with the mild and dignified exhortation in the Times. Indeed, Mr. Chamberlain himself must have recognized its justice, for, a few days later, he withdrew his libel suit.

But now comes the anomaly in English law. A newspaper must not comment on anything that is *sub judice*. Action was taken against the Times for writing an article that might prejudice the mind of a possible juror, a member of a mythical jury that never would be convened to try a case that was already withdrawn, and for this offense the Times was fined two thousand five hundred dollars, although it is an axiom in English law that where no damage has been done no penalty can accrue.

The sequel was, that though the Chamberlain brothers could not enter the Reform Club, an organization was speedily got together that accepted them, and thus came about the establishment of the National Liberal Club, which at one time, it was thought, would knock out the old-fashioned Reform; but the latter has gone on its quiet way just as if nothing had happened.

The Reform has fourteen hundred members or thereabouts, and its dues are similar to those of first-class clubs within that square mile of London which contains them all, namely, two hundred dollars entrance fee and fifty dollars a year. There are rather more than six thousand members belonging to the National Liberal. Sometimes there is an entrance fee and sometimes not, and the annual

dues are thirty dollars. This numerous membership caused the National Liberal to have established a custom looked upon with scorn by the older clubs. They give you a check for your hat and coat there, but in no other club with which I am acquainted. I learned the reason for this just before the custom was inaugurated.

I do not wish to boast, but I number among my friends several distinguished clergymen, and one of these, coming from the United States to London, I wished to have put on the honorary list of the National Liberal Club during his stay in the metropolis. There was some delay about this, and I called on the powers that be to learn the reason. The man in authority said with some hesitation:

"To tell the truth, we are consulting as to what had best be done about honorary members. The last one got away with eight overcoats that didn't belong to him."

"That's all right," said I, "and shows England is not so far behind the lighthouse as other nations pretend. I'll make a deposit with you sufficient to pay for the first four overcoats that my clergyman steals. After that, I shall hold that it is the club's carelessness and you must stand the brunt of the overcoats missing in excess of four."

My clergyman was at once admitted and no guarantee demanded, but the sequel was rather disquieting. The first day he and I had lunch together in the club we left in somewhat of a hurry, for the American clergyman was much sought after and had many appointments. When we got out into Northumberland Avenue he put his hand in his pocket and drew out a strange pair of gloves. After a hasty examination he cried:

"Dear me, dear me, this isn't my overcoat!"

"Great Heavens!" I shouted. "Let us get back quick!" We returned on the run.

He thought my anxiety arose through fear of his missing an appointment!

The National Liberal Club was, and is, an excellent rendezvous for newspaper men, and the late Harold Frederic and Julian Ralph were very fond of it. Its well-stocked library is most excellent, and despite its large membership the building itself is so extensive that there are plenty of quiet writing-rooms to be had. It is, therefore, a favorite resort of our best writers who hold Liberal

opinions, as does my friend, Silas K. Hocking, whose novels (fortunate man!) sell over fifty thousand each at a dollar and a half right here in England, and doubtless enjoy a not disproportionate popularity in America. I mention Silas, as I took leave of him and the club at the same time.

Doctor Johnson and Richard Savage, whom I mentioned, were one night with as many sheets in the wind as their limited resources would allow. Their money having gone in intoxicants there was nothing left for a bed, and so the two paraded St. James' Square. Some time after midnight they embraced one another, then raised their right hands aloft and swore never to desert England.

In a way, I emulate Doctor Johnson and stand by whatever country I live in. During my newspaper days in the States I used to receive a Western journal which flaunted on its first page the motto, "My country! May she ever be right! But right or wrong, my country!" which I take to be an adaptation of Stephen Decatur's toast.

I believe with Stephen and the Western weekly that if your country gets into a war, right or wrong, you must stand by it and leave criticism until after the struggle is over. During the South African War the National Liberal did not agree with me.

One Sunday some anti-British orators were holding forth in Trafalgar Square near by when the crowd rushed them, and the orators fled for shelter to the National Liberal, which received and protected them. I held that if men wished to defame their country they should not run away when their countrymen desired to argue the matter on a belligerent basis, and if they did run away a respectable club should not admit them. I therefore resigned, and, going to the smoking-room, rounded up Silas K. Hocking and a choice collection of pro-Boers. Here I sang to them the old American war-song:

*Tell the traitors all around you  
Well their cruel words, we know,  
In every battle kill our soldiers  
By the help they give the foe.*

In Silas K.'s opinion I had no right to sing in the smoking-room, but the others insisted that the noise I

(Continued on Page 35)

# HIGHER FINANCE The Tennessee Shad Makes a Small Fortune

By OWEN JOHNSON

AUTHOR OF THE ETERNAL BOY

ILLUSTRATED BY MAY WILSON PRESTON

*Say, did you pass? Then set 'em up!  
Good work, my brilliant brother.  
Say, did you funk? Then pass the cup!  
Hard luck! Let's have another!  
It heightens all the joys of Greek,  
Soothes Mathematics' rigor,  
In each event of life we seek  
The ever-flowing jigger.*

Refrain

*The jig, jig, jigger,  
The jig, jig, jigger,  
The jig, jig, jigger, the jigger,  
But we, when waves of trouble roll,  
We hie us to the jigger.*

FOR Heaven's sake, shut up, Goat! You're 'way off the tune," said the Tennessee Shad irritably.

Now, the Goat knew he was not off the tune and, likewise, perfectly understood the cause of the irritation. Wallowing gorgeously on heaped-up sofa-cushions, breathing in the perfumed breeze at the open window, his chin in his hands, he looked down maliciously to where the Tennessee Shad, indolently on his back, retired under the brim of his sombrero, was nibbling at the pink-and-white petals that rocked languidly down. Then, with malice aforethought, the Goat's floating tenor resumed:

*It cools in heat, it warms in cold,  
If sick it can restore us,  
And when our health becomes too good,  
'Twill fix the matter for us;  
So eat a plenty while you're small,  
Eat more when you are bigger,  
And lest we do not grow at all,  
Let's take another jigger.*

"Chorus now, Shad!"

*The jig, jig, jigger,  
The jig, jig, jigger,  
The jig, jig, jigger, the jigger,  
But we, when waves of trouble roll,  
We hie us to the jigger.*

Whereupon the Goat, seized with the idea, disappeared from the dormer window and presently shuffled out on the esplanade.

"They're fresh strawberry jiggers, Shad," he exclaimed tantalizingly; "for the first time, too."

The Tennessee Shad snored loudly.

"Would you like me to set you up?" said the Goat, frisking as near as he dared. "Would you

like to forget the past and have a jigger on me—would you, Shad? My hair's long and curly now."

The Tennessee Shad was too wary to be caught by any such hypothetical invitation to which he knew very well the answer to his answer; so he snored again, but keeping an eyelid batting on the chance that the Goat would venture too near.

"Strawberry jiggers, nice, fresh, creamy strawberry jiggers!" said his tormentor. "My! I'm going to eat a dozen. Sorry you don't care about 'em. Ta-ta!"

The Tennessee Shad opened one eye and watched the Goat go gamboling toward the village, as goats should who are glad to be alive in the best of all months, who have ravenous appetites and something jingling in their pockets to lay down on the counter.

The Tennessee Shad had all the requisites for perfect happiness except the last—there was nothing in his pockets to sound musically, not even one miserable nickel to strike against another. Not only was he devoid of credit, but, as the result of the criminal club and the search for German measles, he was not quite restored to that social standing which would warrant his approaching a past victim with the demand direct.

Despite these incontestable facts which should have allowed him to withdraw under the spell of his philosophy, one disturbing, buzzing little sound persistently and mockingly persecuted him:

"Fresh strawberry jiggers!"

Now, there are three great epochs in the annual of the school: the first appearance of the strawberry, the arrival of the raspberry, and that happy moment when the spoon plunges into the creamy jigger and strikes upon the juicy shreds of the peach. Now, the greatest of these is the inauguration of the strawberry season.

The Tennessee Shad drew in his cheeks and ran his tongue over his lips until he could bear it no longer. He sat up, blowing the sprinkled apple blossoms from his coat, and began to consider seriously.

"I must see Doc Macnooder," he said at length, after a vain examination of his own artifices. He stood himself up by a process of jerks and, acquiring sufficient momentum by his first movements, entered the Upper, bumped around the corners and rubbed his way to Macnooder's room, where he gave the agreed signal. No answer returned, he applied his eye to the keyhole, and then, chinning himself, surveyed by way of the transom the deserted bottles, the stuffed owl and the dangling dried bats.



"Doc Must be in the Village"



"Doc must be in the village," he said. "If he is in funds I certainly ought to be good for a touch there."

For those who knew the Tennessee Shad his gait told all. When under the magic of a possibly productive idea he went rapidly in a bee-line, his thin legs seeming to shut and close with the agility of a tailor's shears. On the present occasion, being in a deeply-meditative mood, he went in little stumbling steps, often stopping to change his stride, scratching his head and, being lonely, altering his stride to kick along some stone larger than the rest.

In this mood he suddenly perceived the plump, Capuchin figure and round head of Doc Macnooder sauntering toward him, hands sunk in his pockets, his glance wandering in the clouds. At the same moment Macnooder perceived him and the following colloquy ensued:

"Hello, there."  
"Hello, yourself."  
"I was looking for you, Doc."  
"I was trailing for you."  
"Em—you were?"  
"I was."  
"That means you are strapped."  
"You don't mean to say you are?"  
"Why, Doc, you're an old millionaire. I thought you —"

"My money's all tied up," said Macnooder. "Invested in stocks and that sort of thing."

"You were my last hope," said the Tennessee Shad. "What are we going to do about it? We've got to find something."

"Let's see what's doin' first," said Macnooder. "Let's reconnoiter."

"We might try Lalo," said the Tennessee Shad thoughtfully. "I gave him the idea of hot dogs. He's made thousands on it."

But as they approached, Lalo, basking lazily at the entrance of the frankfurter palace, shifted his toothpick and ominously drew out a little memorandum.

The two stopped.

"There's gratitude for you," said the Tennessee Shad bitterly.

"You should have struck a bargain with him," said Macnooder, the banker: "ten per cent and your personal account."

"Shall we try Appleby?" asked the Shad. "What's the use?" replied Macnooder.

They proceeded up the leafy street to where, before the jigger shop, a score of ravenous boys were clinking their spoons against their glasses. In front a huge placard announced:

#### FRESH STRAWBERRY JIGGERS

"Let's work the Hickey Flimflam on the bunch," said the Tennessee Shad, perceiving Turkey Reiter, the Goat, Butcher Stevens and the Gutter Pup.

"All right—I'm desperate," said Macnooder under his breath; "but wait till Turkey Reiter clears out. He's on."

"Turkey's a square sport," said the Shad; "he wouldn't give it away."

They reached the crowd on the steps and saluted.

"Pretty good, eh?"

"You bet your sweet life!"

"Nothing like the strawberry, is there?"

"Um-um!"

"How's the supply hold out?"

"Say, Doc," said the Tennessee Shad, closing one eye and cocking his head toward the counter where Al's steely glance was turned upon them, "do you think, could you be persuaded—eh, what?"

"What, again?" cried Doc in simulated astonishment.

Al's eye opened and his finger stole softly across his politician's mustache, as he bent forward the better to listen.

"Oh, come on! There's always room for another," said the Tennessee Shad. "Just to be sociable."

"Why, you old gormandizer!" said Macnooder. "You'll swell up and bust!"

"Then you won't?"

"You bet I won't!" said Macnooder, loosening his belt. "And you're a bigger fool than I took you for if you do. However, go ahead and commit suicide if you want!"

"Well, I guess I won't," said the Shad softly, slipping his belt to an easier hole and sitting down. "I just wanted to be sociable, that's all."

They ensconced themselves in the group, chatting aimlessly for a quarter of an hour, with surfeited unconsciousness of the melting jiggers that circulated beneath their noses.

Finally, it being his turn to treat, the Gutter Pup, in fancied security, maliciously addressed Doc Macnooder.

"How about it, Doc?"

Macnooder emitted a long whistle and said indifferently: "I oughtn't to, but if the Shad will take one, too, I'll be sociable."

"Only a single, Doc," said the Tennessee Shad; "I couldn't eat any more—I couldn't."

The Gutter Pup, who not for the world would have offered to treat had he believed them ravenous and destitute, once persuaded that further jiggers might be accompanied by physical pain and exertion, insisted maliciously.

"How about it, Shad?" said Doc. "Come along, be sociable." The Tennessee Shad in turn drew a long breath.

"Oh, very well," he said, "but only a single." Al, in the act of filling the glasses, stopped and looked long at the Tennessee Shad.

"Now, what's the game?" he said to himself. The Tennessee Shad looked indifferently into the coveted glass, stirred the solitary jigger a little with the spoon, nibbled without appetite and relapsed into conversation.

Then the Tennessee Shad turned aggressively on Doc Macnooder.

"Same thing goes with you?"

"Confound you!"

"Half a dollar even?"

"Well, yes."

"Shake?"

"Shake!"

"Al, serve 'em up!"

Then Doc and the Tennessee Shad, not too fast, but as with great physical effort, each ate six double jiggers.

The Gutter Pup, whose hopes had been alternately raised and lowered with this comedy, paid sixty cents for the jiggers the Shad had consumed and sullenly tossed him the shining half-dollar.

The Tennessee Shad, having lost to Macnooder, gravely transferred the coin, and Macnooder, rising, tendered it to Al, saying:

"I'm a dime short, Al—but that's the price of admission."

"Keep it, my boy," said Al enthusiastically, putting the half-dollar away from him. "Keep it; it's yours. I'd be ashamed to touch a penny of it."

Turkey Reiter solemnly offered his hand to the Tennessee Shad, saying:

"Old sporting print, I never saw it better done, not even by Hickey, God bless him!"

"Thank you!" said the Tennessee Shad. "Why, where is the Gutter Pup?"

They crowded to the window and saw the Gutter Pup, collar up, brim down, hands sunk in his pockets, deliberately tracking for home.

Arm-in-arm, fed to satiety, each with five nickels jingling in his pocket, Doc and the Tennessee Shad rolled hilariously back to the Upper.

"It was brilliant," said the Shad, thinking of future strawberry jiggers. "But it is limited, Doc."

"It leaves us about where we were."

"We've got to do something—something big—on a swipe scale!"

"We certainly have."

"You haven't anything up your sleeve?"

"Lots of 'em, Shad—but they're all on the flimflam order. This time we've got to produce some goods."

They proceeded, each searching inwardly until almost to the Upper. Suddenly from the north door Alcibiades, the waiter, with a splash of white linen over his arm, emerged and disappeared around the back. The Tennessee Shad stopped.

"Did you see him?"

"Who?"

"Doc, I've got an idea!"

"Fire away!"

"No—no," said the Tennessee Shad ruminatively, "not now, Doc; not just now. It needs thinking over. What time does it get dark?"

"Eight o'clock," said Macnooder mystified.

"Meet me at half-past eight, thirty feet behind the baseball cage—alone!"

#### II

THE Tennessee Shad, on taking his seat at the table that night, fixed his gaze on Alcibiades, the waiter, in such a concentrated glare that that menial, in his nervousness, violently did offense to Slush Randolph's ear with the platter of incoming sinkers.

"Confound you, Shad," said Slush, "quit rattling Alcibiades. What's wrong with him, anyhow?"

The Tennessee Shad stared haughtily at Slush and addressed Hungry Smeed.

"What do you know about him?"

"Who? Alcibiades?"

"Yes, what's his real name?"

"Finnigan—Patsy Finnigan," said Smeed, who didn't know.

"Correct. Now does anything strike you as peculiar about him?"

"Naw," said Hungry Smeed, annoyed at being delayed in his eating and watching Slush from the corner of his eye to make sure he didn't beat him to a second helping.

"Look again."

"He looks like a prize-fighter."

"Oh, you do see that, do you? Well, he was a prize-fighter."

At this startling announcement Slush, Butcher Stevens, the Triumphant Egghead and Hungry Smeed raised their heads with a simultaneous jerk and gazed at the circling Alcibiades.

"Come off; he's too thin," said Butcher Stevens with a critical glance.

"Look at his jaw. Look at his bullet head. Look at those blood-shot eyes."

"Why, he's a feather!"

"Featherweight, that's it."



"Go Ahead and Commit Suicide if You Want!"

"Say, you old Tennessee Shad," said Butcher Stevens directly, "you know something. You've got something up your sleeve. Do you know he's a prize-fighter?"

"Well, supposin' I do?" said the Tennessee Shad.

"A prize-fighter!"

"It can't be true!"

"He does have the jaw."

"Shut up!" said the Tennessee Shad. "Do you want every one to hear?"

"Say, Bub, what's doing?"

"I've got an idea," said the Shad with dignity, "a real imported, patent-applied-for idea, and I want you fellows to clear out and give me a chance. Mind, now, whatever you do, don't tell a soul what I told you!"

A moment later the astonished Alcibiades received from the hands of the Tennessee Shad, accompanied by a terrific look of mystery, a covert scrawl with a whispered: "Read at once."

At half-past eight, while Doc Macnooder, lurking in the gloom behind the baseball cage, was straining eyes and ears for the approach of the Tennessee Shad, suddenly, from the ground in front of him, a thin, black silhouette sprang up.

"What's that?" cried Macnooder, bounding back.

"Sh! Doc, it's me," said the familiar nasal voice of the Tennessee Shad.

"Confound you! What do you mean by sneaking in on me like that?"

"Hush—I had to be sure you weren't a spy," said the Tennessee Shad, grasping his arm. "No one must know our errand here!"

"Well, what the deuce is our errand?"

"We are waiting for some one," said the Tennessee Shad mysteriously. "Sit quietly now and keep your fingers crossed, for if we pull this off, Doc Macnooder, we're going to buy a safe to stuff our spondulix in."

"Pull off what?"

"Silence!"

After ten minutes' tense breathing suddenly the Tennessee Shad spoke:

"Doc?"

"Yes."

"Do you hear anything?"

"Not a sound."

"Well, I do—pebbles crunching over there. Now, look!"

"Where?"

"To your right, squint down along the fence, just past where the moonlight hits the second tree. See?"

"There's some one coming."

"Hush!"

Presently the Tennessee Shad sent forth a cautious whistle. The approaching figure loomed larger, stopped, advanced, stopped and looked about defensively.

"He's carrying a stick," said Macnooder.

"It's all right," said the Tennessee Shad, rising. "We'll go to meet him."

Advancing rapidly, he exclaimed:

"Mr. Finnigan, shake hands with Mr. Macnooder. Doc, shake hands with Mr. Finnigan."

"Why, it's Alcibiades!" exclaimed Macnooder.

"Of course it is," said the Tennessee Shad. "Come, Finnigan, we're not safe here. Come quickly. Follow me."

"Where you takin' me?" said Alcibiades, planting the stick in front of him.

"Down by the pond in the woods where no one'll hear us."

"Thanks, but I'll stay here."

"Shucks, Alcibiades," said the Tennessee Shad soothingly. "All we want is to put a little sporting proposition to you."

"Well, you can put it here."

"Don't you trust us?"

"No, you young devils; you bet I don't. If you've got anything to say, say it or I'm going back."

The Tennessee Shad consulted with Macnooder and, taking a step toward Alcibiades, said firmly:

"Finnigan, you're a prize-fighter!"

"Huh?"

"You're an ex-prize-fighter!"

"What's that got to do with it?"

"Are you?"

Alcibiades scratched his head and considered.

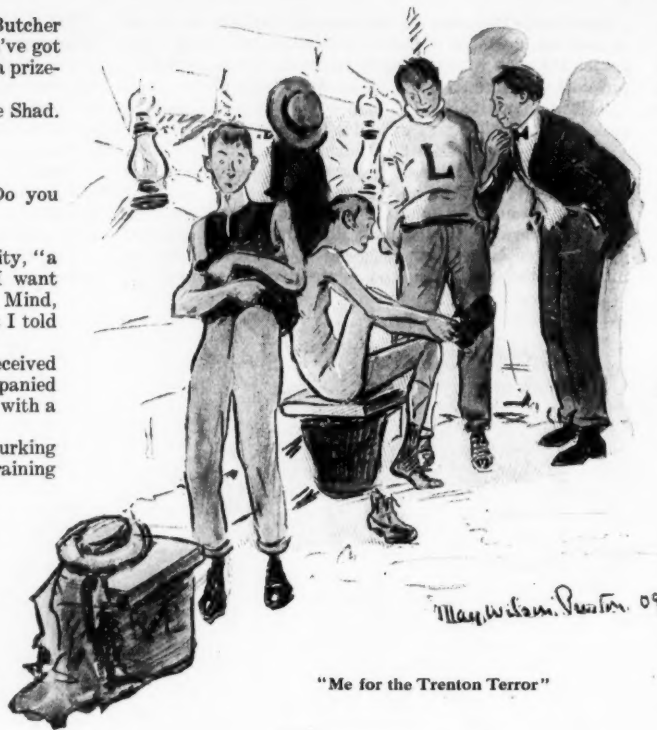
"And what then?" he said cautiously. "What's the answer?"

"I knew it!" said the Tennessee Shad joyfully.

"Finnigan, give me your hand. I'm proud to shake it!"

The startled Alcibiades then suffered his right hand to be enthusiastically pumped by Macnooder, but kept with his left a convulsive grasp on the stick.

"Now, Finnigan," said the Tennessee Shad professionally, "here's the point. What would you say to putting on the mitts just once more?"



"Me for the Trenton Terror"

"No, you don't!" exclaimed the little Irishman, springing back. Macnooder and the Tennessee Shad gazed in astonishment.

"What the deuce is the matter with him, Doc?"

"Guess he thinks we want to kidnap him and make him fight Turkey or Butcher."

"Don't be a fool, Alcibiades," said the Tennessee Shad sharply. "None of us wants to fight you."

"Well, what do you want, then?" said Alcibiades, still on the defensive.

"Do you know any of the profession down in Trenton?"

"In Trenton?"

"Yes. Could you get any one from there to come up and go a mill with you?"

"Could I? You want me to find some one?"

"That's it. Do you know any one there?"

"Oh, yes! Sure, I know a lot of men there. But what do I want to be puttin' on the gloves for, anyway?"

"Why, we put up a purse, of course."

"Well, now, why in the devil didn't you begin with that?" said Finnigan, dropping the stick. "That's talkin'. Sure I mistrusted you were tryin' to play a trick on me."

"So you think you could make a match, Finnigan?"

"Maybe so, maybe. I'm runnin' in to Trenton tomorrow morning. I might look around a bit. It all depends on the purse, you know. Now, what might be your idea on that?"

Macnooder and the Tennessee Shad withdrew and whispered. Macnooder, as the man of affairs, continued the operations.

"Well, now, Finnigan, what would you say was a fair proposition? Come, now, speak right up!"

"For how long a fight?"

"Oh, fifteen good slashing rounds. Come, now, what would you say?"

"Well, I don't know what I'd say."

"How about fifteen dollars—dollar a round?"

"Sure you young bloods can do better than that."

"Well, twenty-five dollars—lump."

"There's the expenses from Trenton?"

"Five dollars more for the rig. Is it a go?"

"Well, I'll have to see a bit."

"Fix it up for tomorrow night if you can, and have your man here on the stroke of midnight."

"Well, I'll see what I can do."

"Twenty-five-dollar purse, five for the rig and fifteen good slashing rounds. That's the terms. All right? Put it here!"

The Tennessee Shad and Macnooder, having watched Alcibiades flit back into the far shadow of the Upper, withdrew to the secret banks of the pond, where the lugubrious moon fell in a shining splash amid the massy reflections of the wood.

"Shad," said Macnooder, breaking the silence, "this is a wonder. It is beautiful. I really am touched. As a bonanza investment it takes me back to the late lamented Hickey and his no-guarantee silver-gilt clappers."

"Let's reckon up," said the Tennessee Shad professionally. "First, expense account. Purse and rig from Trenton, thirty dollars. Hiring of baseball cage, nothing. Advertising, nothing. Bribing of police, nothing. Subsidizing press, nothing. Can you think of anything else?"

"I can't."

"Total expenses—thirty dollars. Now for the rub. What'll we make the admission—one plunk?"

"Two."

"That's pretty stiff."

"We'll make that for reserved seats, front row. Just before the fight we can issue ordinary admissions at one bone."

"Cash?"

"Absolutely."

"Now, Doc," said the Tennessee Shad seriously, "we must look at all sides of this, and there's one snag and it's a big one."

"Which one?"

"Our past reputations."

"Um!"

"The Egghead's sore on me because that haircut before the Prom queered him with his girl, and the Gutter Pup for several reasons, but principally for my leading him into mumps instead of German measles. He had 'em bad, Doc, very bad."

"Well, I suppose we'd better cut 'em out, then?"

"On the contrary, don't you see, they're the only ones can help us to general confidence."

"I know it's a good one," said Macnooder somewhat puzzled, "but it hasn't quite got to me yet. How the deuce are you going to get those two yaps who are gunning for you to help you inspire general confidence?"

"I'm going to make them my officials—Gutter Pup shall be referee, and the Triumphant Egghead time-keeper."

"I see," said Macnooder enthusiastically; "salve them over with a few plunks apiece."

"Doc," said the Tennessee Shad from the heights of a loftier genius, "you are really only fit to be a money-changer and a pawnbroker. When will you rise to the truths of high finance?"

"I am humbly listening," said Doc. "What is it?"

"I am not going to do anything so low-down, easy and commonplace as to pay them to do what I've got to have."

"No?"

"No! I'm going to make the Gutter Pup and the Triumphant Egghead give me the sanction of their re-spec-ta-ble names and I'm going to make 'em pay me for doing it."

Doc Macnooder humbly knelt and struck the ground with his forehead.

"Oh, wonderful Tennessee Shad! When you get into business let me be your office-boy?"

"That's already promised," said the Tennessee Shad, pleased. "Turkey Reiter has the call. And now to biz. I let off a bit at the dinner table about Alcibiades being a prize-fighter and told the boys not to breathe a word; so, by this time, it ought to be all over the Upper. The Gutter Pup'll be primed. Let's swoop down on him."

"Say, what are we going to call Alcibiades?"

The Tennessee Shad paused and reflected.

"Patsy the Brute."

"Then he ought to pad," said Doc doubtfully. "He looks more like chills and fever."

"Good idea. I'll see to that. The other fellow is the Trenton Terror."

The Tennessee Shad, accompanied by Doc, rapped softly and stole in as innocently as Br'er Rabbit. The Gutter Pup, alone, intrenched behind a desk, lifted the green shade from his eyes and looked at the intruder deliberately, with an appetizing, fox-eyed glance.

"Hello, you old Gutter Pup!" said the Tennessee Shad in a friendly way, while Doc slid to a seat. "Am I welcome?"

"You are not! Get out of here!"

"Does that little jigger episode rattle?" said the Shad, sidling forward. "Because I've come to pay you back."

"What!" said Gutter Pup, startled from his attitude.

"I've come to pay you back," said the Shad, jingling the three remaining nickels to sound like a pocketful; "that is, if—if you think it wasn't a square catch."

"Humph—that's the string to it."

"No, no, I'm serious. I want to be fair and above-board. If you think—well, what do you think?"

"Oh, you caught me all right."

"I'll tell you what I'll do," said the Tennessee Shad suddenly; "I'll help you to work it on Lovely Mead or the Egghead. I'll square it that way. What do you say? It certainly would be a corking sell on Lovely!"

At this astute appeal to frail human nature the Gutter Pup's scowl of vanity gave place to a smile at the soothing thought of leading his dearest chum into the same trap into which he had fallen.

"Let her go at that."

"Good," said the Tennessee Shad, extending his hand. "No hard feelings. Gutter Pup, you're the sport of the bunch. Shake."

The Gutter Pup shook hands gravely.

"Now, Gutter Pup, we want your advice," said the Shad cheerily. "I've got an idea."

"No!" said the Gutter Pup firmly.

"It's a beautiful idea."



"Never again!"  
 "Just hear it!"  
 "No and no!"  
 "What! Haven't you any curiosity?"  
 "I haven't!"  
 "But, Gutter Pup —"  
 "Not a word."  
 "It's just this —"

The Gutter Pup sealed his ears with his fingers and looked stonily at the Shad. The Shad looked at Macnooder, shrugged his shoulders and made a sign of capitulation. The Gutter Pup disdainfully maintained his attitude. The Tennessee Shad sat down, picked up a paper-cutter and gazed at it with such set melancholy that, from sheer curiosity, the Gutter Pup released his ears.

"Gutter Pup," said the Shad pathetically, "do you realize that your conduct hurts me?"

"Glad of it."

"Do you realize that in a short month all we old friends are going away from here to part forever? Can't you understand that your conduct and Egghead's and all the rest hurts me and makes me feel bad? Don't you realize that I want to do something to wipe out the past and win back the friends, the good old friends again?"

"Yes, you do!"

"Yes, Gutter Pup, I do—I feel lonely. I want to be restored to the old feeling of confidence."

"Mumps!" said the Gutter Pup, blushing a little.

"That's just it," said the Shad instantly. "I wanted you to say that! That's just what makes me feel bad. I want to make amends; to give you fellows something that'll wipe off the slate. Now, my little idea."

Up went the Gutter Pup's fingers again. The Tennessee Shad looked very sad, sighed, rose and offered his hand in farewell.

The Gutter Pup, smiling scornfully, extended his.

"It was only a prize-fight," said the Tennessee Shad hurriedly, clutching the hand in both of his. "Never mind. Good-by! Come on, Doc."

He went toward the door; Doc did not rise.

"Hold up!" said the Gutter Pup.

"Well?"

"You said prize-fight?"

"I did."

"What do you mean by that?"

"I meant a crocheting sociable, of course," said the Tennessee Shad. "That's what is always meant by prize-fight! Well, good-by."

"Wait a moment now; don't be so thundering touchy."

"I am touchy."

"Rats! can't you take a joke?"

"Not some jokes. Come on, Doc."

"Look here, Shad," said the Gutter Pup, slipping past him and locking the door. "Say, I take it back. Go on, now, let me in on this. Who's the scrap between?"

The Tennessee Shad stared at Doc and then at the Gutter Pup.

"I said nothing about an amateur boxing exhibition."

"What do you mean?"

"I'm talking about a really professional prize-fight."

"A prize-fight between professionals—real professionals?"

"Exactly that."

"Then it's straight about Alcibiades?"

"Who told you?" cried Macnooder and the Tennessee Shad in simulated anger.

"No matter," said the Gutter Pup hastily. "I promised not to tell."

"Well, it is true," said the Tennessee Shad. "His real name is Patsy the Brute, and Doc and I have matched him to go fifteen rounds against a bruiser we're smuggling up here called the Trenton Terror. Now ask me to sit down, and put a sofa cushion behind my back!"

The Gutter Pup, rendered weak by emotion, grabbed the Tennessee Shad's arm and clung to him. In his under-form years, as has been related, the Gutter Pup had fought battles galore for the pure love of battling, and was now the President of the Sporting Club (*vice* Hickey once removed), an organization devoted to the scientific healing of animosities without recourse to debasing exhibitions of

billingsgate. Likewise the Gutter Pup possessed on his wall, as the proudest ornament of the school, a signed photograph of John L. Sullivan. For all which reasons his clutch tightened as though he were afraid the Tennessee Shad would slip away through the transom.

"Oh, Shad, do you mean it?" he said at last.

"I'm telling you."

"But how are you going to get them?"

"Of course, we've got to raise a stiff purse," said the Tennessee Shad as an opening wedge, and then, observing the Gutter Pup thoughtfully replacing the key in the lock, he added: "but that's not what we came about."

"What then?" said the Gutter Pup, looking at him long and critically.

"We want your advice as the leading sporting authority in the school," said the Shad solemnly. "It's all a question of the referee. Doc's for Butcher Stevens and I'm for Turkey Reiter; what do you think?"

"Why not me?" said the Gutter Pup instantly.

Macnooder looked profoundly at the battling photograph of John L. reposing in the American flag—profoundly, with a concentrated glare. The Tennessee Shad climbed to his familiar roost on the back of a chair and replied with embarrassed reluctance:

"Gutter Pup, I wish we could offer it to you. You really know more about such things than any of us. You're really it. I wouldn't hurt your feelings for the world; that's why I want you to understand our reasons before we ask any one else."

"I don't see," began the Gutter Pup, cut to the heart.

"Now, let me put the case before you. We've got to pony up a stiff purse. You know professionals and you understand. If we could let the whole school in, why, we'd have no trouble. We can't. This thing's got to be pulled off with terrific secrecy at midnight, down in the baseball cage. At most, we can't let in more than thirty or forty fellows. So the only way is to give the prime jobs to the fellows who'll put up for them. There you have it."



"They Do Not Want to Conceal That This is a Fight for Blood!"

Turkey and Butcher will uncork like a flash at the chance. Gee, who wouldn't? Do you see, Gutter Pup? You'll understand, won't you? You won't take it hard. We'll leave it all to you. Which one—Turkey or the Butcher?"

"I suppose you'd want a stiff contribution," said the Gutter Pup, his appetite in his eye.

"Pretty stiff," said the Shad with charming frankness.

"I could put up a fiver."

"I'm afraid that wouldn't do," said the Tennessee Shad sadly. "Don't think about it any more. Besides, we've got to have some bruiser like Turkey to keep things in order."

"Shad," said the Gutter Pup, now almost tearfully, "haven't I always kept things in order at the Sporting Club? Now, look here: Turkey's a mutt, and the Butcher—well, you simply can't invite a couple of real professionals unless you give 'em a referee who knows the rules; you simply can't."

"But what are we going to do?"

"See here," said the Gutter Pup desperately. "Make it eight! I'll borrow another three somewhere and somehow."

"We rather counted on more," said the Tennessee Shad doubtfully. "What do you say, Doc?"

"Pretty cheap, Shad. Think of the glory of it!"

"I tell you how it might be done," said the Tennessee Shad thoughtfully. "If we could get some one to put up ten for timekeeper —"

"Leave that to me," exclaimed the Gutter Pup, grasping at a straw. "I've got just your man—Goat Finney. His father's a millionaire."

"I wonder if the Triumphant Egghead would put up five to be one of the seconds?" said the Tennessee Shad.

"Let me see him!" said the Gutter Pup enthusiastically. "Give me the chance."

"Well, on these conditions I am willing," said the Tennessee Shad after sufficient deliberation. "If you can raise more, why, do it. How about it, Doc?"

"We always did want Gutter Pup to referee, you know."

"Get at it quick," said the Tennessee Shad, rising.

"You bet I will!"

"Cash," said Macnooder warningly. "Paid in five hours before the fight."

The Gutter Pup departed running.

At half-past ten that night, at the Tennessee Shad's dictation, Doc Macnooder entered in the joint account-book the following items:

Goat Finney, for holding the stopwatch . . . . .	\$10.00
The Triumphant Egghead, for being permitted to rub down the Trenton Terror . . . . .	5.65
Turkey Reiter, for being permitted to rub down the Trenton Terror . . . . .	5.00
Butcher Stevens, for the privilege of sponging off Patsy the Brute . . . . .	3.75
Tough McCarthy, for the privilege of sponging off Patsy the Brute . . . . .	3.00
Slush Randolph, for the right to supply the sponges . . . . .	2.50
Gutter Pup, for refereeing and procuring the above officials . . . . .	8.00

Under cover of these confidence-inspiring names, Macnooder and the Tennessee Shad sold their tickets rapidly without a hitch, no questions asked.

At twelve o'clock the next day Alcibiades slipped the Tennessee Shad a note confirming the arrangements and guaranteeing the arrival of a local bruiser that night.

At seven o'clock each official eagerly presented himself in the Tennessee Shad's room and made cash payments. Meanwhile, the subscribers for reserved seats were receiving from Doc Macnooder, in exchange for two dollars, a green ticket inscribed:

#### RESERVED SEAT

Doc Macnooder and the Tennessee Shad Offer

#### THE TRENTON TERROR

VS.

#### PATSY THE BRUTE

For the Professional Feather-weight Championship of Mercer County, in Fifteen Slashing, Terrific Rounds

Under the Auspices of the Sporting Club

Present Ticket at 11:45 at Baseball Cage

\$2.00

At ten o'clock a supplementary issue of one-dollar, general-admission tickets, open to all comers and presentable at 12:10, was eagerly snatched up.

At half-past eleven the Tennessee Shad and Doc Macnooder, armed with Legs Brownell's bullseye lantern, stole down by the pond to meet Patsy the Brute and the Trenton Terror. They found them side by side, amicably reclining under a tree, puffing vigorously on ill-smelling cigars. Doc Macnooder turned the lantern on the new arrival; the scrutiny was not favorable.

"Are you a prize-fighter?" he said, discouraged.

"Why not?"

"You don't look it."

"I'm a better man than this fellow."

"Remember, they're featherweights, Doc," said the Shad.

"Well, give us the goods," said Macnooder. "Fight like demons. We want fifteen slashing rounds!"

"All right, boss."

"You're the Trenton Terror."

"That suits me."

(Continued on Page 38)

# MASTERS OF EUROPE



## The Unseen Empire That Governs the Governments

**T**HERE is no stranger story than this in all the world. Romance, intrigue, espionage, mystery, love war—all play their parts in the world-drama of which I have to tell. In its recital billions must needs be used instead of millions, nations instead of corporations, dynasties instead of families, for such is the vastness of it. When the German Kaiser heard the story of how the officers and men on the sinking Victoria stood at attention as the waters closed about them and sang God Save the Queen, he ordered that the tale be inscribed, in letters of brass, on the walls of every mess-hall and barrack-room in the Empire, that his soldiers might take lesson thereby. The story of the rise to world-power of the Invisible Empire might as fittingly be placed on the walls of every parliament house and council chamber in the world, that the lawmakers profit thereby.

The European peoples are no longer under the Governments of their respective nations. They have passed under another scepter. They have become the subjects of another Power—a Power unseen but felt in palace as in cottage, in Russia as in Spain, by every parent and child, by every potentate and every laborer from the Pillars of Hercules to the uttermost dominions of the Great White Czar. No nation on the European continent has any longer an independence that is more than nominal. The political autonomy of every one of them has been surrendered to the will of a despotism before which every kingdom and empire and republic fawns in the most abject subservience.

Would the people of Great Britain have you believe that they are free? Great Britain owes a war debt of more than three billion eight hundred millions of dollars. By it she is bound for all time and eternity. She can never pay the debt and she knows it. She never expects to pay it. Of this incalculable sum every inhabitant of the United Kingdom owes something over eighty dollars. Every child born under the Union Jack between Land's End and John O'Groats is confronted, before its mother sees it, with a bill for a like sum. Such, then, is the thralldom of Great Britain—and "Britons never shall be slaves." From being the most independent sovereignty that ever existed in the world she has become but a province of the Unseen Empire.

### Nations in the Hands of Money-Lenders

**I**S THRIFTY, industrious France the exception? The French nation, republic though it is, is shackled hand and foot with the chains of her overwhelming indebtedness—and the money-lords hold the keys. Germany likewise has fallen before their stealthy advance. The German Empire, notwithstanding the bloody victories by which it came into being, notwithstanding its array of battleships and avalanche of armies, notwithstanding the mighty weapon which Bismarck forged and placed in its hand—the financiers picked their steps in the days of that grim old man—dares not, any more than any other European nation dares not, take any important step—to colonize in China or the Cameroon, to build a warship, to dig a canal, to contract for a new rifle, to sign a treaty—without first making petition to the occult Powers of Money who rule and reign from the sandy isles of Friesland to the charcoal-burners' huts of the Böhmer Wald.

Is Russia, with her untold resources, independent of these Masters of Europe? The resources of the Great White Czar are practically boundless, it is true, but he owes all his accumulated gold and many times as much to the bondowners who hold both emperor and empire in their grasp and who, in private conferences at Tsarkoye Selo and Peterhof, tell him and his finance minister what may and what may not be done.

Austria, perhaps? The Reichsrath and the Bundesrath squabble over questions of Balkan aggrandizement and

Slavic supremacy, while the money magnates of Vienna—they who hold the purse-strings of emperor and nation alike—look cynically on.

And poor old Islam cuts the sorriest figure of all. The Turkish war debt is nearly five hundred millions of dollars—and the public credit must be sustained. The national honor of the Ottoman Empire is very dear—to the men who are her creditors. Whenever, therefore, any contingency arises likely to impair the ability of the Sublime Porte to pay its coupons, the Powers are tapped on the shoulder by the invisible fingers and told to remember their pledge to maintain the integrity of the Empire—until the bonds are paid. British warships may demonstrate off Turkish coast towns and the Austrian chancellor may move an army corps and threaten direfully, but there will be no war—until the real rulers of Europe, from their strongholds in Lombard Street and the Rue Quatre Septembre, in the Burgstrasse and the Schotten-Ring, themselves tell the fighters to fight.

Twenty-four billions of dollars! Such is the debt of Europe. Imagination falters in the face of so enormous a sum. It seems merely an endless caravan of ciphers. And every dollar of it owned by the Unseen Empire. The interest at five per cent amounts to twelve hundred millions of dollars a year! While civilization endures, as long as mankind shall be organized into nations, yes, until the stars are old and the sun grows cold, so long will this great shadow hover oppressively over the European peoples.

These political and financial conditions are the results of one broad plan. Go behind the one or the other and you come upon the permanent and occult commercial syndicate which rules the Europe of today. There is no power but money. The threads of European politics are in the hands of the great financiers who, in order to control the public funds, must have the direction of the public affairs; for the one depends upon the other. But the commercial syndicate which rules Europe is, while permanent, invisible; for such a game is too dangerous to be played in the open. The center of this international organization is London, though it has scarcely less important ramifications in Germany and at Vienna, Petersburg, Amsterdam and Paris. In tendency it is Anglo-German.

How many individuals compose this Empire of Finance? I do not know. No one knows. That shrewd old man, De Blowitz, could have told, perhaps, for he was very close to those who govern the Governments, but De Blowitz is dead—and, if he were alive, he would only shrug his shoulders. How many houses, then, firms, families, fortunes, go to make up this plutocracy which controls a hemisphere? Fifteen, I think. Rothschild—an empire in themselves—Cassel, Stern, Goldsmid, Camondo,

By E. Alexander Powell, F. R. G. S.

Fould, Péreire, Ephrussi, Bisschoffsheim, Bleichroder, Warschauer, Mendelssohn, Hirsch, Gunsburg, Warschawski—there may be two others, but I am not certain. Some of these men are dead; the shabby old Baron Alphonse de Rothschild, who for a third of a century held between his fingers the destinies of France; Bleichroder, that daring trooper of finance, whose cunning brain completed the dismantlement of France which Bismarck and his armies had begun; Hirsch, patron of princes and overlord of southeastern Europe—all these have passed around that dark turning from which no man returns, but the colossal fortunes which they built up so solidly are intact and ever-increasing, and are playing, in the stewardship of their successors, the same great part they played when their founders were alive. Rothschilds come and Rothschilds go, but that Rothschild goes on forever is equally true of any one of the dozen or so great families whose allied fortunes—for they all work together when there is need—form the Invisible Empire of Finance.

It is not necessary to assume that these combined fortunes will go on growing at the same rate, to foresee the time when they will absorb the public fortunes of Europe. And this is the question at which the economists look askance. The present generations of these great families do not hoard money—they are much too concerned in establishing themselves in that society in which they are still regarded as newcomers to endanger their social prestige by any hint of niggardliness—but, be as extravagant as they please, they can spend but a mere fragment of their enormous revenues. Of their own accord the fortunes grow now; the little fortunes go to the larger ones as the steel chips go to the magnet.

What manner of men are these who have made themselves masters of half the globe? Believe me, there is as much of romance in the story as is to be found in the dark pages of the history of Venice itself. The world is fond of hearing of men who can find dollars where no dollars are lost, who can turn liabilities into assets and expenditures into incomes, who can change hundreds into thousands and thousands into millions and millions into billions, for that is a black art in which we would all dabble if we could.

### The Reign of the House of Rothschild

**O**F THE fifteen great money dynasties that control the destinies of Europe—there may be seventeen, but I am not sure—none is so remarkable or so interesting as the Rothschild. Few royal houses have had so fascinating a history. The name has already stood for power longer than any other name in Europe, that of Romanoff alone excepted. And, very probably, when Romanoff and Hohenzollern have joined Bourbon and Bonaparte in exile, or English Saxe-Coburg and Austrian Hapsburg and Italian Savoy in puppetship, Rothschild will still rule on in power or in potentiality of power. Their name is spoken wherever there is a civilized tongue; their wealth is proverbial; their prosperity has run into simile. There were great bankers before, there are great bankers besides them, but they are better known throughout civilization than any firm of the past or the present. They are the real head of *la haute banque*, the controlling if not the inspiring spirit in that clique of international financiers who form the Unseen Empire. Their commercial relations embrace the globe. They are involved in the well-being of the planet. Every ship that is lost, every crop that is gathered, affects, directly or indirectly, their enormous exchequer. When the sea rises off the coast of New South Wales, when the frost bites on the steppes of Russia, when the cholera begins its dread march in India, their income moves with these, as it does, indeed, with all the forces of Nature.

Still, the history of the Rothschilds is a very recent history. A century ago the name had never been heard on



the exchanges of Europe. A century ago the founder of the house, Mayer Amschel, humble but financially illuminated, kept his dingy shop, the sign of the Red Shield over the door (whence comes the name), in the dirty quarter of Frankfort-on-Main known as the Juden-gasse. There, with keen eyes and acquisitive fingers, he stood behind his dusky counter, changing money, discounting bills, pinching coins, buying cheap and selling dear, sordidly happy in the consciousness of daily accumulation. Mayer Amschel's opportunity came with the first rifle-crack at Lexington. Strange, is it not, that the foundations of the greatest fortune in the Old World should have been virtually laid in the New? The Landgrave of Hesse-Cassel put his soldiers up for hire; England leased them to fight her revolted colonists overseas and paid twenty million dollars in gold for their services. This vast sum, backed by as much more, the Landgrave Wilhelm put into the hands of the cunning knight of the Red Shield. Frankfort was amazed at such a step. The great bankers could not understand why the Landgrave had passed them by and reposed his entire confidence—and his gold—with an unknown man.

The cause was simple enough. An intimate of Wilhelm, having heard much of the shrewdness and trustworthiness of old Mayer Amschel, strongly recommended him to the Landgrave as an eminently proper person with whom to leave money. In consequence of this recommendation Rothschild, as he had already begun to be called, was summoned to the palace in Cassel, where he found the prince playing chess with a friend. Too tactful to interrupt the game, he stood behind the Landgrave's chair and held his peace, a mark of sense and sympathy which no chess-player could fail to appreciate. The game was going against Wilhelm, who felt a deeper interest in it on that account. After a long pause, uncertain what move to make next, he suddenly turned to Rothschild with the question: "Do you understand chess?" Rothschild, who had been closely watching the board from his entrance,

diplomatically replied: "Sufficiently well, your Serene Highness, to induce me, were the game mine, to castle on the king's side." It was a master stroke; it turned defeat to victory, and so delighted the prince that he clapped his adviser on the shoulder, exclaiming: "You are a wise man. He who can extricate a chess-player from such a difficulty as I was in must have a very clear head for business. A man with such a brain must be capable of taking care of other people's money."

Knowledge of the game which had so charmed Haroun-al-Rashid, Tamburlaine and Charlemagne was never turned to better advantage. The counsel to castle secured to the money-lender the use of forty million dollars and generations of financial glory. Rothschild proved himself worthy of the trust. The Landgrave, after the battle of Jena, flying from the Napoleonic wrath, confided his silver and bulky treasures, amounting to millions, to the banker, who concealed them in the hogsheads of his wine-cellar. When Wilhelm, then Elector, returned, eight years afterward, Mayer Amschel was dead, but his son, Amschel—or Anselm—the younger, made out the account, with interest, which the prince refused to take, declaring that he should have lost the principal but for the fidelity of the father. The Elector was about to withdraw the sum when Napoleon's escape from Elba threw all Europe into consternation, and so alarmed Wilhelm that he begged Rothschild to keep it at two per cent interest per annum. The deposit remained with the house of the Red Shield for nine more years and was then returned to the Elector's successor, strictly accounted for to the last *kreuzer*.

Before old Amschel died he was able to give to each of his five sons one of the great states of Europe as a financial kingdom. There is something epic, tremendous, about this partition of a continent by the old money-lender of the Juden-gasse. So Charlemagne divided among his sons the world empire he had conquered; so Napoleon dealt out kingdoms to his marshals and his negligible brothers. But he of the Red Shield had found an empire more lasting

than those carved out by the sword—the empire of gold. The eldest son chose Germany; Solomon selected Austria; Nathan, England; Charles went to Italy, and Jacob, as his share, took the troubled land of France. The five brothers constituted but one firm, in which all had an equal interest, conducting their business as branch houses in as many cities, Frankfort, London, Paris, Naples and Vienna.

Nathan Mayer, the third son, far exceeded his father or any of his brothers in commercial genius. His attention was early called to England as a field for action—he had not then become a partner—and thither he journeyed soon after reaching his majority. He commenced his career in Manchester as a money-lender with less than five hundred dollars. At the end of five years he had one million dollars. With this sum he went to London. Nathan speedily won his place in the world's capital. His ventures in the public funds turned out luckily, not usually, but invariably. While the ancient firms were timid or tottering he had his first transaction with the Government, himself meeting a draft which Wellington, fighting in the Peninsula, had drawn, and which the treasury did not have the funds to pay. The Government employed him to forward supplies to the British armies in Spain, and he actually had the audacity to smuggle them through the enemy's country. He was also charged with the transmission of subsidies to the Continental powers, and he faithfully performed the task. He had, moreover, the advantage of the earliest and most trustworthy information from his brothers in the various capitals and he was in a position to return it in kind. Before long all ordinary means of communication were insufficient for his rapidly-growing enterprise, and he determined to use carrier-pigeons and fast-sailing boats of his own for the transmission of news. His spies and secret agents covered the Continent like the dew. Reports in cipher of all important or impending events were tied

(Continued on Page 45)

# THE VOICE IN THE RICE

VIII

IT HAD grown monstrously hot, for the sun was now at full blaze. But although there was here and there shade in Lord Nairn's garden, he himself, in his great pneumatic-tired wheel chair, was taking the sun in the corner made by the north and west walls—a place in which the hot waves ziddied and eddied like coal gas in a furnace.

If I had been led to expect a whale of a man I was disappointed. He was no bigger, I should say, than a hippopotamus—a paper-white, pink-cheeked man in that region of sunburn and tan. He did not wear a shade hat, but a golfing-cap upon the back of his great round head, with its pale yellow, silk-fine, straight, thin hair. His face was the fat-featured face of a young baby emerged from the weazen wrinkles of the first few weeks of its life; but it was a baby's face as if seen through a magnifying glass. It was an enormous face. He looked very helpless in his chair, as if his ogress or giant or cyclops mother had deposited him therein while she ran to their mammoth cave to fetch his bottle. He had no hair upon his face, neither eyebrows nor lashes. His pale blue eyes never blinked; not even when he turned them full into the sun, petulantly, as if to say: "Put the blower on, can't you, and blaze up a little."

A thin blanket covered his legs and made a lap in which he had about a quarter bushel of fine peaches. Now and then he raised one of these to his mouth, disclosed an even set of tiny, milky teeth like those of a child of three, and bit off the sunny side, dropping what was left into the brickdust of the garden walk, where it became at once a red mass of ants.

To the eye there was something revolting about the man, something terrifying and something of unapproachable dignity. His voice had never "gone down," as they say at school. It was like that of a very well-bred little boy of nine or ten years, very perfect in enunciation and clarity.

"I had thought by all accounts," said he, "to be presented with a bigger man. I had planned to get on my feet and measure heights with you for the supremacy. But you are only six feet two."

It was my height to an iota, but surprise that he had guessed so shrewdly must have shown in my face. For he said:

"Your face asks me how I know your exact height. I will tell you. I know by a mark on the

By Gouverneur Morris

ILLUSTRATED BY J. C. LEYENDECKER



They Vanished in a Thundering Shower of Sparks

border the exact distance from your heels to where your shadow terminates at the exact corner of the walk. I know exactly the day of the year and the time of the day. From these data, sir, a baby could calculate your exact height. How tall do you think I am?"

"Seven feet," I said without hesitation.

"No, sir," said he, "not by an inch. My legs are short in proportion to the rest of me. That is why I am only six feet eleven. Heights interest me immensely."

I wanted to discuss weights with him, but feared he might not like it. This, too, however, he read in my face as though that had been a transparency with a question printed across it.

"I should not have been offended," he said, "if you had asked my weight out loud. With my chair I weigh exactly a quarter of a ton. But weights and hearts vary. Height is more constant. Do you believe in Hell?"

He took his chair by the wheels in his great soft white hands, twitched them in opposite directions, and thus turned himself a little more into the sun.

"I have a creepy, chilly feeling," he said, and repeated his question, to which I gave the usual answer of my generation.

"Neither do I," said Lord Nairn.

"And a great pity," put in Sir Peter. "I believe in it thoroughly—for others. What earthly pleasure would there be in hating persons and being bullied by them if you didn't feel pretty sure that they would go to Hell when they died?"

"How I should sizzle," exclaimed Lord Nairn with some animation, "over a bed of really hot coals! But you believe in Heaven, Mr. Bourne?"

"Yes," I said.

"So do I," said he. "I believe in Heaven because I know there are angels." He raised a peach to his mouth and bit off the sunny side.

"Speaking of angels," said Sir Peter, "it is negligent of me not to have asked sooner after the state of Lady Nairn's health. Lady Wrenn informed us last night at dinner that she was suffering."

The pale eyes fixed themselves rigidly upon Sir Peter.

"Did Lady Wrenn also inform you—and your guests—what Lady Nairn is suffering from? Did she?" And now the eyes looked rigidly into mine.

"Why," said Sir Peter hastily, "you know what a gossip the good little creature is. One takes her statements with salt, Lord Nairn—always with salt."

"And you, young sir," said Lord Nairn, "did you swallow Lady Wrenn's accounts with salt?"

"I was affected by them," I said.

"Come, come, sir," he cried in his high-pitched voice, with a kind of sneering, domineering, bullying strain to it. "Aren't you man enough to speak frankly?"

My temper rose.

"I am man enough," I said, "and I hope gentleman enough to dispense with frankness when I consider its use might give pain or do an injustice."

He bit off the sunny side of a peach and spat it instantly out.

"Not quite mellow," he explained mildly. And addressing me once more:

"You have not seen Mary Moore," he said. "When you have seen her, young sir, you will understand why in this world many a man is unkind in spite of himself—or, rather, you will understand why many a man *must* be unkind because of himself. Nevertheless," he went on more shrilly, "I propose to see justice done—to others on whom I do it—to myself for whom I demand it. Thrice," he cried, "yesterday I denied Mary Moore as Peter denied Christ, that a sick and wretched woman might have the wish to live on a while. And as I denied by my words, so I was resolved to deny by all my acts." He descended the scale of his voice to its ordinary boyish pitch. "In consequence, gentlemen," he said, "Lady Nairn passed a comfortable night. This you may give out to all whom it may concern—old friends, new friends, old enemies, new enemies—as truth of gospel." His lips closed into a crimson cupid's bow.

"And," said Sir Peter, "how is Lady Nairn today?"

"Today," came the shrill boy voice, "Lady Nairn is dead."

Stranger though I was, there was a something so sardonic and appalling in the manner of this announcement that I fell back a step as if I had been struck a blow.

Sir Peter made some lame remarks, a lame excuse or so, and we withdrew. As we turned to go Lord Nairn chose a peach from the pile in his lap and bit off the sunny side.

## IX

WE WENT directly from the garden to Lord Nairn's house, where we were to meet Lady Moore. Lady Wrenn was with her.

"Thank Heaven!" exclaimed the latter, "here's Sir Peter, and my responsibilities end. A pretty time I've had of it!"

Sir Peter, who was much agitated, told the ladies what Lord Nairn had said to us—about denying Mary Moore to give his wife ease. No one seemed to doubt the chairman's veracity in the least or that he would have kept his word if Lady Nairn had lived. But, on the other hand, nobody doubted that, now his wife was dead, he would ride the horse of his passion with loose reins. Sir Peter suggested that it took too much to make a wedding.

"Yes, yes," said Lady Wrenn, "and suppose he is able to persuade Mary Moore that it is her *duty* to marry him? You, Mr. Bourne, have perhaps wondered why Leviathan's power is so great among us. That is because you have never heard him persuade. When he persuades he ceases, as you may say, to put in an appearance, and you are only conscious of a disembodied force that pushes your mind along channels it never traveled in before."

"I am afraid," said I, "that on the whole Lord Nairn only revolted me."

"He has as many sides," said Lady Wrenn, "as he is inches around."

"Who was with Lady Nairn when she died?" asked Sir Peter.

"She died in Mary Moore's arms," said his wife.

"Did Mary see Lord Nairn afterward?" he asked.

"She saw him just before," said Lady Moore. "She ran to the garden for him, and he wheeled as fast as he could, but was not in time."

"So," snapped Lady Wrenn, "he went right back to the garden."

"This must have been just before we arrived," said Sir Peter.

"Yes," said his wife; "I wonder you didn't meet Mary."

"We passed her," said Sir Peter, "but on different channels."

"I tried to keep her till you arrived," said Lady Moore, "but she wouldn't wait."

"I think," said Lady Wrenn, "that she is afraid—if such a heart as hers can know the feeling of fear."

"Oh," cried Sir Peter with great feeling, "why couldn't her life have been settled before this happened!"

"Surely," I put in hotly, "she needn't fear that beast in the garden!"

This was followed by an ominous silence, and all eyes were turned to the hall door, which stood open at the level of the ground, its threshold bridged by two slightly-inclined planes to facilitate Lord Nairn's entrances and

exits in his wheel-chair. But he did not appear, as every one, including myself, seemed to expect—I do not know why. Sir Peter turned to me.

"Nothing can be gained by calling names," he said gently.

"Or by speaking the truth," said Lady Wrenn.

"I have an idea," said Lady Moore, "that there is one man in the Santee who is not afraid of Lord Nairn."

"Let us thank God if that is so," said Sir Peter. "But," and he bowed to the ladies, "let me assure you that that man is not your humble and hunchbacked servant."

"Would you like to look at her, Peter?" asked Lady Wrenn.

He bowed, and she led him to a closed door at the farther end of the hall. They disappeared into a room artificially lighted, though it was now high noon.

"Would you care to see her?" Lady Moore asked gently.

"If there were any reason why I ought —" I said.

"No reason, I think," she said. "It would not even be a lesson to you to be kind to your wife when you get one. She looks radiantly happy. To think," she went on, "that after twenty years of the most cruel sarcasm and neglect a man can make the woman who loves him happy by a word—by a begrudged word. Sir Peter will stay, probably, to arrange about the funeral with Lord Nairn and Lady Wrenn. We may as well go."

"Lady Moore," I said as we walked to the landing, very slowly because of the heat, "if Miss Moore is so wonderfully attractive how is it that she has not married?"

"Many have tried," she said, "and been found wanting. I suppose that when a girl has love in her heart for the whole of humanity it is a little harder for her to concentrate on any one man. I am sure that she is very, very sorry that she doesn't love any one. But who knows, Mr. Bourne—a big, strong man—a new face —"

"Lady Moore," I said, "may I tell you a secret?"

She smiled.

"I have only heard Miss Moore's voice, her canoe rustling through the rice. I have never so much as seen her shadow. Once, when I was little, a circus came along and I was not allowed to go. But I felt that I must see it or die."

"What did you do?" asked Lady Moore quite eagerly.

"I got as far as the tent," I said, "and heard the band playing and the people shouting and clapping their hands. And just as I was crawling under the canvas—just as Heaven was about to open before my eyes—my father caught me and took me home."

"But you didn't die," said Lady Moore.

"No," I said seriously, "I didn't quite die."

"I think," said Lady Moore, "that Heaven is more likely to open before your eyes here in the Santee."

"Oh!" I said.

"If not," said she, "why were you cast away on our front beach? Why are you big and strong and not afraid of Lord Nairn? Why did you arrive just in the very time when we needed a man? And why, Mr. Bourne, do you change color whenever Mary Moore's name is mentioned?" She laughed. "I am going to call you Richard," she said.

When we were in the canoe and speeding away from the landing Lady Moore laughed to herself.

"Why are you laughing?" I asked.

"I was laughing," she said, "to think how many superior, educated people in the Santee agree with the most superstitious negroes about you."

"Good Heavens!" I exclaimed.

"The negroes say," she explained, "that you are not a man, but a beneficent witch-doctor. Coffee Pot, who saw the surf through which you claim to have swum, has reported that there was a whale in the offing which followed as you ran along the beach, keeping a loving and jealous watch until you were safe in Sir Peter's hands; that then the whale spouted as if with pleasure and relief and dove into the deeps. A witch-doctor is to the negroes what Hermes and Apollo and all those nice persons were to the Greeks."

"And do the upper classes think me a witch-doctor?" I asked plaintively.

"Well," she said, "they call you the Sea-God behind your back. And even if you aren't a god," she said, "they think you were directly sent by Heaven, which amounts to the same thing."

"Do you think I'm a god, Lady Moore?"

"I think," she said, "that a civilized man, traveling as you were, would at the very least have carried a toothbrush."

"And what," I said, "does Miss Moore think?"

"She," said Lady Moore, "whenever your name is mentioned—blushes."

A few minutes later I said:

"This channel has a familiar look. Am I wrong? Isn't that Mr. Santee Moore's landing in the cove? But of course it is. There's Miss Stevens' canoe come back for her; I know the man."

Going up the path to the house I had a nervous, empty feeling. So an inexperienced man must feel when he is

about to make a speech or engage in his first battle or break into his first house in the dead of night. But that feeling yielded presently to one of languor and heaviness.

News of Lady Nairn's death had broken up the tennis party and sent the players home. Flowers were being brought into the house from the garden to be sent to Lord Nairn's, and Miss Stevens, her sleeves rolled up, was superintending and arranging. She told us that Miss Moore had gone away very hurriedly with that young Shirley, she supposed on business connected with the funeral; but it might be that some one was in trouble somewhere. While Miss Stevens talked she selected a rosebud and pinned it in my coat, settling it into position with a little tap—all in the most matter-of-fact way, as if her thoughts were far from her actions.

"By the way," she said, "I can't go canoeing this evening. I hope you're sorry. There is so much to be done. A mauve dress to be made for the funeral—black is tabooed here—and father—with his gouty foot up in a chair—simply dying to hear all the details of everything. I need not explain, Mr. Bourne, that we are the most incessant gossips in the whole world. You've noticed it. I think it must be in very bad taste; but we all like it, and I think it makes us seem human to each other and helps us to stand together and to be faithful. By the way, a child has been bitten by a moccasin over on Great Bear (this was one of the islands given over to a community of slaves)—the poor little thing died in half an hour."

"That's the first case this year," said Lady Moore. "Why can't people be more careful! Mr. Bourne," she turned upon me jocosely stern, "where is your ligature?"

"In my left inside pocket," I said.

"Show it to me!"

I showed her the little tight roll of rubber bandage that she had bought for me at the chemist's. But she was not yet satisfied. And, Miss Stevens laughing gently all the while, and I tapping pocket after pocket, she fired off a string of interrogations: "Gauze?" "Scalpel?" "Hypodermic?" "Permanganate?" "Strychnine?"

"But," I pleaded, "I am almost portly as it is, and these wretched things bulge my pockets, and I am going to leave them in my room."

"You are not," said Lady Moore. "You are not to stir without them. I dare say you sea-gods understand the danger of shark-bites, but you don't know moccasins."

"Does the Sea-God," asked Miss Stevens practically, "know what to do with these things in case some one is bitten?"

"Indeed I do," said I, "having sat up half the night and learned Ditmar's pamphlet from beginning to end. Lady Moore made me promise."

"Let's hear him," said Miss Stevens skeptically, looking up from the table of flowers which she had continued to sort and arrange.

"First," I began nimbly, "apply-the-ligature-a-short-distance-above-the-bite. Thus-the-ligature-should-be-carried-in-a-pocket-that-is-immediately-available, without-a-second's-loss-in-a-fumble. Second: Enlarge-the-punctures-by-cutting-into-them, at-least-as-deep-as-they-are. Make-two-cuts-over-each, these-cuts-crossing-each-other. This-cutting-starts-a-flow-of-the-poisoned-blood —"

"Don't," said Lady Moore, "it makes me faint."

"I won't ask for any more," said Miss Stevens, "if he will only tell me the most important thing of all."

"That's too easy," I said. "'Keep-your-head!'"

Miss Stevens put down her flowers abruptly and shook hands with me.

"A man after my own heart," she said to Lady Moore. But Lady Moore said:

"I won't have him bitten!"

## X

LADY MOORE and I were alone for luncheon, and during the early afternoon, she being busy with a dressmaker and Sir Peter not having returned, I was thrown upon myself for company and amusement. Surely I was the most unguarded prisoner that ever fell among hospitable jailers. I wondered what would become of me if I provisioned a canoe and started off by myself in a general westerly direction. The thought gave me a wretched turn. From what I had already seen of that amphibious labyrinth I felt that to get out of it on his own ignorant guidance would be the lot of but one man out of many, many thousand. Waterways ended in swamps too solid to drive a canoe through, too wet to make a portage over; that would necessitate back-tracking and a détour, that another détour, and so on. Furthermore, there were water-floored forests to be crossed whose dense foliage hid the heavens and whose tree-trunks bore the influence of the season's weather as moss upon one side and none upon the other, so that a man must have a more artificial compass than any which Nature provides to progress for long in any given direction. Nevertheless, I was in no hurry to go—to escape seems too serious an expression. I would not remain indefinitely for any man: that much I promised myself. But for the present—well, had the way been open and the coast clear this once, and this



once only, I must have stayed. I caught myself saying half aloud: "Not till I have seen Mary Moore—not till I have seen Mary Moore."

I wrote another letter to my mother, laid it on Lady Moore's writing-table to be edited, wandered about the ground-floor rooms, read at this book and that, and found that time was hanging heavily. About four o'clock Lady Moore discovered me nodding in the shady garden porch. I came to with a start and leaped to my feet.

"I have looked everywhere for you," she said. "I am out of cold-cream, and I thought it would amuse you, perhaps, to go to the chemist for me—would it?"

"Wouldn't I choose the opportunity to escape?" I asked.

"No," she said, "you wouldn't. Is that what you have been planning all this time? Would it amuse you to go for me? You shall have my canoe and man."

I was really glad of something to do and said so. She got her parasol and walked to the landing, since I was incapable of naming my destination to the paddler in any language that he would understand. She saw me started and told me to be good.

"Do you remember what you are going for?" she called after me.

"Cold-cream," I said.

"Don't forget—a large jar. Charge it to Sir Peter."

"Won't you give me a little cash just to have in my pocket?" I pleaded.

"Not a penny," she said. "Be off with you!"

And the tall rice closed about the canoe and folded it, as it were, in a cool shadow.

The sisters McMoultrie were at the chemist's, inside the shop this time; and at sight of me each made haste to swallow something that she had in her mouth. The elder gagged and I burst out laughing.

"Gum?" I asked.

"No," cried the younger indignantly, "what do you take us for? They were bulls-eyes. You hold them in your mouth until they melt, and then you don't."

"Yours melted mighty sudden," I said.

The elder McMoultrie put her hand to her throat and said dismally, "I wish mine would. Mine's stuck."

"You ladies appear to live here," I said.

But no. It was Granny as usual. Last time Granny had been out of quinine for the shakes; this time it was fever, and she was all out of phenacetin. They could never keep drugs in the house two minutes. Where drugs were concerned Granny was like a swarm of locusts out of the Bible, devouring everything. I should see their garden wall. It was a hundred years old, but it looked like new. Granny had licked all the phosphorus off the bricks. Grow simples in the garden? Well, one should rather think one tried. But to what end?

And so much talk at Granny's expense, and much eye-work at mine; so much so that when I finally departed with the cold-cream I took a wrong path of many that centered in the clearing about the chemist's shop, and came presently to the water at a point from which no canoe was visible. One of my shoelaces had come untied, and as I bent over to tie it the case containing my scalpel fell in the long grass beside the path. Without thinking I reached for it—something cold moved beneath my fingers, and a hideous, flaming pain pierced my wrist.

Very sick and cold I seated myself in the path and took out the rubber ligature and bound it very tightly above the punctures. Then I searched with a stick for my scalpel and by God's grace was not long in finding it. The cutting was nothing, for the pain in my whole left arm was indescribable. I spoke once and said to myself: "Keep your head." Having slashed the punctures across and across and sucked and sucked the wounds, and forced them to bleed and bleed, I washed them in the creek; then filling a folding cup with creek water I dropped in crystals of permanganate of potash until the water was stained to the color of dark-red wine, and washed and

washed my wounds. Not till then did weakness and giddiness set in. I began to prepare a hypodermic of strychnine, but the trees on either side the path and the rice across the creek began to lean toward me—slowly at first, but with an accelerated motion like things falling until they had acquired great momentum—then, suddenly, they would be beginning all over from the beginning. But each time they seemed to fall it was a little more to the left and a little faster, until presently the effect was as of a circular movement—faster and faster. Then everything stood still. Then very sedately the trees, the creek, the rice, the end of the path between the trees moved all the way around me as in a kind of solemn saraband. Just as they were completing a second revolution they vanished in a thundering shower of sparks.

I opened my eyes to pitch darkness. I was lying on my back. I could hear the rippling of water.

"Where am I?" I said.

There was never but the one voice in the world. It answered: "You are in my canoe. I am taking you home."

"I cannot see you," I said. "Am I blind?"

And the voice: "It's night."

## XI

I MUST have fainted again, for the next I knew Sir Peter was bending over me, his fingers on my pulse and a watch in his hand. Broad daylight streamed



He was No Bigger, I Should Say, Than a Hippopotamus

through the open windows of my own bedroom and the percolating air was of a morning freshness tinged with a lingering odor of drugs. My limbs had a kind of numbness not unpleasant, and my left arm tingled rather than pained; but no cat with but the one life left ever felt weaker.

"Pulse Napoleonic," said Sir Peter. "Has been all night."

He let my hand drop limply on the bedclothes, put away his watch and beamed. I had not yet seen his cadaverous face so youthful or so smiling.

"I wish to compliment you," he said, "on your presence of mind. But another time you must not cut so deep. If my niece had not found you you must have bled to death. Your ligature had come loose and you were pumping off enough blood to drive a turbine."

"Please—please," I said, "I want to thank Miss Moore for finding me and for bringing me home."

"Not necessary," said Sir Peter. "We've all thanked her till she's sick of gratitude. Besides, her procedure wasn't especially heroic. She was passing in her canoe—heard groans—landed—felt—knew that it was you—struck one of two matches to see what was the matter—stopped the bleeding—struck the other match so's to have a good look at you—got her man to help roll you to the water—took one end of you—man at other—made a great effort of it—strained the muscles of her back so that she's stiff as a ramrod this morning. And here you are."

I told Sir Peter frankly how, embarrassed by the glances of the sisters McMoultrie, I had taken the wrong path and come by my accident. He told me that the news of it

had spread and was already bearing fruit in the most solicitous inquiries. Even Lord Nairn had sent to ask how I did. And from what I now know he must have been grieved to learn that I did so well. The venom, it seems, had not been given time to get into my circulation; and there was nothing for it but to lie by for a few days, keep my wounds clean and open, and take no risk of blood-poisoning. For to this punctures made even by serpents that are not poisonous are wonderfully susceptible.

"On the whole," said Sir Peter, "I think that to have been bitten by a moccasin is not the most unlucky thing that ever happened to you. You will get well in record time and —"

"And what?" I asked.

"Nothing," said Sir Peter. And presently, saying that we had chatted more than was good for me, he left the room whistling: "Hey! the rover; ho! the rover, will you go roving?" I learned later that he, together with Doctor Sumter, had watched all night by my bed, and that Lady Moore had come every fifteen minutes for bulletins, with which she had hurried off to the library where Mary Moore was waiting to hear.

And where were these ladies now? Faith, like sensible women, now that the patient's case was no longer dangerous nor perplexing, they had gone to bed, to sleep off the pet dissipation of their kind, even as man sleeps off the chosen orgies of his. And what is there, O ladies, more

self-indulgent, more detrimental to health and looks, than to sit up the whole night through and pamper yourselves with bulletins, and with anxiety, and with pity, and with fear? Once during the day I got out of bed, contrary to Sir Peter's orders, and staggered to the escritoire in the corner, and wrote a little note and addressed it to the Blue Room, to be delivered when Miss Moore should wake. There he found me, fallen over upon the envelope while the ink was still wet—*The Blue Room* printed in reverse upon my left cheek. Such a scolding as I received! Not so violent as to excite me, nor yet so lenient as to leave even a remote hope of ultimate forgiveness. And furthermore, Miss Moore had awakened, greatly refreshed, and had gone home. Should Sir Peter take the note to Lady Moore as second string? He also had

sat up all night, but I had not had the thought to write so much as "Boo" to her. No, she hadn't found me bleeding to death. If she had, being a sensible, experienced woman, she would have left me there. She knew well enough what those who cherished vipers in their bosoms must expect. A very searching scolding all around.

I was not allowed to leave my room for a week. During this three things happened; Lady Nairn was buried, and I received a letter from my mother, who had moved to our place in the country. Among other things, she wrote:

Short of malaria stay where you are. You are fallen among pleasant people and civilized. Here, forty miles from New York, the barn-burnings of last winter are being continued. . . . Three people have seen the firebug at work, but will not bear witness lest their own barns go when he comes out of jail. One of these three is, of course, the constable. . . . The country is lovely; hosts of spring flowers, and now and then a drunken man in a ditch. What a blessing it is that the town went no-license at the last election. The tulip tree of which we are so fond has been taken during the winter for firewood by neighbor Blum. I can see him now, from my window, in his river field. He has planted it to corn this year, and lies as a rule just under the scarecrow. . . . Dog has been poisoned. I had the Vet examine him, and he said that his stomach looked like a fragment of Brussels lace. . . . Poor Dog. Anybody can fish in our brook now, and everybody does. Fortunately it contains no fish. To be serious, my son, there is no law, order or decency—at any rate in our section—within forty miles of City Hall. Why did your great-grandfather leave his country? Because conditions became impossible. We

(Continued on Page 30)

# THE PILE-DRIVERS

By FRED R. BECHDOLT

AUTHOR OF NUMBER 9009, AN ACCESSORY BEFORE THE FACT, AND OTHER STORIES

ILLUSTRATED BY H. T. DUNN



He was Closest of All to the Sea; and it was Constantly Trying to Snare Him

THE harbor was a river-mouth, and it flared wide toward the southwest into the teeth of the winter storms. By degrees of slow geological process the river had retreated landward until there was now, behind a ragged island, an inner bay, long and narrow. Here the tempests could not reach, and shipping lay safe. But as the port grew, and the country behind it, growing, sent more to its wharves, men began to look wistfully toward the outer harbor—fit to hold the commerce of the seven seas, were it but sheltered. That is how Old Dan and his pile-driving crew came to risk their rough lives here instead of elsewhere.

They lived in a red bunkhouse which the company had built under the bare headland where the harbor yawned, seven of them. With them lived the rock-crews who followed the breakwater seaward in their wake. They built the trestlework from which these rock crews dumped granite until it rose above the waves, an impregnable wall. All this was a fight to fence out the ocean. Dan and his men led the van; they and their pile-driver. Its monstrous hammer hung over the water, fifteen feet ahead of the last timbers.

The bunkhouse was roughly timbered within. Its rafted ceiling was low. By night oil lamps lighted it. When the southwester howled it creaked as a ship creaks in a heavy seaway, and the oil lamps smoked as they smoke in a sailing ship's fore-castle. In their dim light lines of dripping garments and heavy boots cast deep shadows. In the growl of bass voices that rose about the long heater

slim boyhood, until now his cropped hair was silvery and his face was seamed like a wave-washed rock; until he had come to believe that violent death is as apt to overtake a man in bed as anywhere else. His fatalism had gained strength with three fractured ribs and as many dripping resuscitations over a barrel rolled by those who had dragged him from the water. He had driven piles on Northern salmon traps, where the tide rips by in furious eddies, ice cold in the shadow of snow-covered peaks. He had helped build railroad trestles over mountain gorges. He had worked on building foundations in large cities. In the end he had come back to the sea, just as a sailor does. He was a huge block of a man and his face was deep cherry-red from the constant faying of ocean winds, and his eyes were very steady from long looking where the waves throw back the sun. When he sang, as he did sometimes on pay-night, it made you think of pirates and sweep of wild winds over wilder waters.

Products of the same environment were the loftsmen and the boatman. Sometimes they argued with Old Dan at night by the bunkhouse stove. Often the arguments dealt with politics, often religion. Occasionally they concerned the details of their work. And at such times, when the foreman's assertions, demanding proof, brought from him anecdotes, the others hearkened to epics.

These were the men. Before their advent there had been two years of visiting Congressmen and engineers. When the former had given the money and the latter had mapped out the breakwater's course, the pile-driver began

stove, now in exploding oath, now in lilt of grumbled song, there was the strange, wild suggestion of the sea. Often the air smelt of tar. These things came from Old Dan and his crew, who wrestled with the sea at close quarters, as sailors do when their craft is driven on a lee shore.

Of the crew were Dan, the loftsmen, the boatman, an engineer, a fireman and two laborers. The first three were of deep waters, like pieces of worn driftwood or streamers of dripping kelp. Their work was with wood and tarred rope. As they toiled, the long swells piled in from the open ocean—beneath their feet, about them, at times above them, threatening annihilation. They spoke in terms of the sea, as though their pile-driver were a craft. Their arms were tattooed with mermaids and ships' anchors.

Old Dan was foreman. He had been at this work from

its slow march seaward, leaving in its wake the trestle, crooked like a whip-lash, to meet the varying winds and currents. Upon the trestle rock trains crawled; they dumped their burdens half a mile behind its van. Here, always advancing, drowning the beat of the waves with the beat of its iron hammer, the pile-driver thundered all day long.

It rose, ahead of the trestle's last link, forty feet into the air, a tower of thick, naked timbers. From the seaward side this tower showed—two upright beams, the leads; between them, gripping them with its grooved sides, the enormous hammer—four thousand five hundred pounds of black iron. From behind, on the platform which underlay the whole structure, a ladder, wide at its foot, narrowed upward to the summit of the leads. Farther aft, its weight balancing the weight of the tower, was the upright engine; on the front of the engine, two drums. From these drums two cables passed forward and upward over two sheave wheels at the summit of the leads. One of these cables held the hammer; the other was the pile line. At command of a lever held by the engineer each of the drums wound up its cable, stopped, or let the cable unwind freely. This was the machine. Its processes were mighty.

## The Work of Drum and Hammer

WHEN a pile came alongside the crew made it fast near its butt in the pile line's free end. The engineer set this drum to winding. Hauled in by the grip of high-pressure steam the line raised the pile, butt upward, toward its place in the leads. Sometimes the rising pile caught on a bolt-head or projecting timber, and there was a brief interval before the signal of Old Dan or the loftsmen could stop the pull. In that interval the engine strained all its force against immobile resistance. Often the cable slipped or broke and, flying free, hurled whom or what it struck far out into the water, crushed. While it lifted the pile from the waves the pile-driver heaved and shook like a laboring Titan and the engine roared.

The pile in place, the drum which held the hammer line alternately wound this rope, raising the hammer to the top of the leads and released it, letting the iron mass fall of its own weight upon the pile's butt. To the strain of the raising, tower and platform shuddered; when the falling hammer struck—two and a quarter tons of metal upon a thick tree trunk—the shock of the encounter was like the recoil of a great cannon.

Always while the pile-driver worked was this straining of terrific force against enormous resistance—this crashing of tremendous weight. And always the crew served it without ceasing. They clung to slender, brine-washed balance, their faces within a few inches of the falling hammer's bulk; they hung by ropes upon the tower, forty feet above the troubled waters; they wrestled with huge, dripping piles down among the tumbling swells; they wielded axe and peavey-pole and sledge in places where to stand empty-handed was to invite destruction. At times the sea beneath them was green, shaking with long,





opalescent lights, purring against the trestlework. Again, it was dirty slate-color, and its bellow drowned all sounds but the thunder of the hammer, beating in terrific strokes, rhythmic, reverberating.

Their work was heavy and it teemed with this excitement of danger. Dan guided his men and the pile-driver. His word said when the monster should advance another fifteen feet to hammer home two new piles, side by side, one at each edge of the trestlework. He said when it should busy itself dragging a badly-driven pile to its proper place; when it should retreat to mend a piece of wave-torn trestle. He guided the movements in advance or retreat, movements effected by the engine's pull upon a cable called the gipsy, made fast in the direction whither they would go. The heavy framework towered high; the trestle on which it rested was narrow. On this precarious balance the gipsy's strain jerked it along in mighty lurches. And upon Old Dan fell the task of governing this progress by signals, stopping it in the midst of a lurch lest it plunge forward too far and crash into the sea. He did it calmly, his weather-beaten face emotionless as granite.

The loftsmen tended the two cables in the tower, the pile line and the hammer line, and he dealt with the hammer itself at close quarters. Idle, the mass of iron hung near the top of the leads, held in place by a beam called a yoke which rested on brackets beneath it. When time came for the hammer to drive the pile the loftsmen withdrew this yoke, releasing it; then signaled to the engineer to raise and let it drop. When they raised a pile to its place in the leads he climbed aloft and stood in the tower beside one of the great beams, a peavey in his hands. With this he pried the dripping pile to its position. And when the rising pile caught, it was he who leaned out close to the singing cable and fought it loose. He toiled forty feet above the water, standing on narrow timbers on a tower that rocked and heaved and tried to throw him from it. Descending, he rarely used the ladder, but twisted his leg round the pile line and slid as a sailor does.

Beneath the pile-driver's platform two others toiled at Old Dan's direction, the laborers. They toiled with axe and saw on narrow plank stagings, hung by ropes from the trestlework; they crept out ahead on long stringers laid to the new-driven piles and bolted these stringers home. When a badly-driven pile must be pulled several feet laterally into place, one of these men fastened a cable about it and the engine tugged at this. While it tugged, the man, standing on a foot-wide plank which hung by ropes over the waves, leaned out from the line of his balance and hammered fiercely at the timber with a heavy sledge. If the cable broke from too great strain, or the roped staging rocked too suddenly beneath his feet, the laborer had one preserver on whom he might sometimes depend—this was Luck.

#### The Boatman's Job

THE boatman rowed in a small skiff after the piles. He brought them from a raft, anchored in the lee of the granite breakwater, half a mile astern, to the pile-driver. Here he made fast the pile line to each. He was closest of all to the sea; and it was constantly trying to snare him.

In this manner the pile-driver marched slowly forward, attended by the seven men who wrestled with the sea to serve it. Day after day it stole a few yards from the sea, fenced them off from it. And occasionally the sea, as one demanding indemnity, swooped suddenly upon one of the monster's servitors, a laborer sweating on his flimsy, ill-hung staging, a boatman leaning far over the gunwale of his skiff to make fast the pile line, and strove to carry him away. Often it took toll from the trestlework, and the crew, going to their toil after a southwester, found piles riven loose from the timbering, or long gaps chewed out by the hungry waves. Always the sea was waiting its chance, eager, like a thing in ambush.

In the lull after a winter storm a long, deep groundswell piled into the harbor mouth, slate-gray beneath a sodden sky. At the harbor mouth it met the ebbing tide, shunted to one side by the ragged island, so that the meeting-place was two miles offshore. At this point was a tumult of contending waters. The pile-driver reached the place in late fall. The tempest stopped it there three days, hidden by wind-tossed smother from the bunkhouse where the crew were taking enforced rest. The third night saw a veering wind beneath a sky smeared with racing clouds.

"Blow's over," said the loftsmen, shutting the bunkhouse door behind him and throwing his sou'wester on a pile of blankets in the corner. Old Dan lowered the paper he was reading and nodded. He wore a pair of steel-bowed spectacles which gave him gravity, almost severity.

"Anythin' left of her?" asked the fireman, and jerked his thumb to indicate the direction of the pile-driver. "Stiddy as a church," said the loftsmen. Old Dan looked over his spectacles at the fireman; a frown clove his gray brows.

"She'll need more'n the likes av a bit av breeze like this before she gives ye a layoff in San Pedro," he said severely, and went on with his reading.

The fireman grinned. He was one of those who liked to draw Old Dan out. His parents came from Galway, but he had been known to argue like an Orangeman to do it. And the pile-driver was Dan's dearly beloved. The boatman, who was also young, caught the grin.

"I dunno," he said thoughtfully; "she always looked to me cranky-like, as if she might be topheavy. Some of these days —"

"Some of these days." Old Dan threw down his paper and repeated it again with scorn: "Some of these days, ye

She'll be drivin' piles in this seaway till hell freezes over, if they need her."

In the silence that followed he picked up his paper and went on reading. He did not heed the rest of them until the boatman said something of the new, long wharf they were building down the coast.

"Concrete piles," he said, "an' they're goin' to make them work this time."

"An' where'll ye be then?" said Dan. "Ye an' your skiff? Ye can't tow them things from a raft."

"There'll be other work like this, I guess," grinned the boatman.

"There will that," said Old Dan. "An' more than that, I'll tell ye somethin'. So long as they want work in a seaway; so long as they need jobs that take men to do them, men that can handle themselves, not gangs av Dagoes, so long they'll drive as we're doin' now. Ye'll get all the chance ye want, as long as ye want, to be stud on your head out there on top of a pile butt."

The boatman left them next morning where the granite ended and the bare trestlework began. They made their way to the pile-driver, half a mile ahead. He cast off his little skiff and rowed to the pile raft, anchored near by in the lee of the breakwater. When he had picked his pile, made it fast to the stern of his skiff by two five-foot cables, each with a sharp iron dog at its end, he took a few strokes, dragging the pile from among its fellows. Then he rested on his oars for a moment and watched the sea play with it.

The pile was bark clad, as it had grown among its fellows in a Puget Sound forest. Its length was ninety feet. Its butt was thirty inches through. It tapered evenly to twelve inches at its small end. From end to end it was straight as an arrow. It lay without sound or motion of its own, the huge, brown plaything of the sea.

#### A Swift Onslaught

THE sea was resting here; but even at rest it could not lie quiet. Answering mysteriously to the tumult outside where the granite roared to the beat of the long surges, it heaved and fell in long, creeping undulations. Rising now to the strange, deep throb of the groundswell, it lifted the pile easily, then sucked swiftly away and the pile fell, to be picked lightly again from the trough and swung upward. Now it drove the pile suddenly forward, now pulled it back sharply. Once it twisted it in the two cables until spray whipped from its sides. And once, when the gray sea drove it forward, the pile smote heavily against the raft boom. The blow rang dully. It was like a threat; and the threat came, not from the pile, but from the sea which had given to the huge, swarthy bulk this sudden force. The boatman watched it idly.

He took his oars and threw his weight upon them. His first few strokes, deep, short, powerful, brought no perceptible forward movement. It was as though the sea grasped its plaything and would not let it go. He pulled steadily against it, his whole body rigid with the strain; and gradually there came a change. The pile advanced a few inches, sullenly. The oars made the water boil—it came more freely. He took a longer stroke, timing his pulls so that no slackness came to the cables. The skiff crawled on; the brown-black bulk followed. They passed from the lee of the breakwater to where the sea no longer rested.

Here, where the swells fought with the outgoing tide, was a tangle of gray waters, hissing their wrath as they battled. The boatman rowed his tiny skiff among them, his back to them, his eyes upon the pile. The

sea toyed with it no longer. The skiff rose on the slope of an advancing swell; beneath its stern the pile hung back with an ugly jerk. The swell passed; the pile vanished before the receding crest; skiff and man fell into a swirling trough. He leaned back against his oars, watching the crest. Upon it, suddenly, the pile appeared—a brown bulk, dripping. It hung there, above him, then the cables slackened and it swooped down upon him.

He threw himself upon the oars; to the spasm of his effort the skiff shot forward. It eluded the blow—the pile pursued it. Then, as the boat climbed the slope of the next swell, jerked back again, as though it would draw it into the depths.

The oars swung steadily; there was no rest. The boatman's hands were gnarled with their gripping; sweat ran

(Continued on Page 42)



"I Know Her fer the Cranky Thing She Is"

say. For what are ye lookin' some of these days?" He gazed steadily at the boatman.

"She might capsize, ye know," said the fireman softly.

Dan whirled toward him. "She might," he said grimly. "So she might. An' cranky she is, I grant ye that. I've seen her since she druv the first pile on the beach there; an' every stick she hammered down I've been wit' her. I know her fer the cranky thing she is. I've seen her, when ye'd swear all was fast aloft, drop a yoke on two men in the stagin' alongside, an' mash their heads like eggs. An' I've seen her jump like a pitchin' pony when her pile line parted; an' come forrard all to onct before the gipsy was hardly taut, on to the man ahead of her, takin' off both legs to the knees. An' I've seen her in blows—blows, I tell ye," he repeated grimly, "when the sea wet her to the sheave wheels. An' she weathered them all. Capsize!



# THE SATURDAY EVENING POST



REG. U. S. PAT. OFF.

**FOUNDED A. D. 1728**

**PUBLISHED EVERY SATURDAY BY**

**THE CURTIS PUBLISHING COMPANY**

**421 TO 427 ARCH STREET**

**GEORGE HORACE LORIMER, EDITOR**

By Subscription \$1.50 the Year. Five Cents the Copy of All Newsdealers.  
To Canada—By Subscription \$2.25 the Year. Single Copies, Five Cents.  
Foreign Subscriptions: For Countries in the Postal Union. Single Subscriptions,  
\$2.75. Remittances to be Made by International Postal Money Order.

**PHILADELPHIA, JUNE 19, 1909**

## At the End of the Wheat Deal

**M**ARCH first of this year the Department of Agriculture reported that farmers still held a hundred and fifty-four million bushels of wheat, which was only five million bushels less than the farm reserve a year before and but little under the average farm reserve on March first in five preceding years. At the same time stocks of wheat in second hands were only a few million bushels under the average. Yet May wheat at Chicago was then eighteen cents a bushel higher than a year before, and much farther above the average of recent years.

The Department quite naturally took the view that the price was due to manipulation. Up to the expiration of the May option, however, the price advanced rather than receded, yet the wheat simply did not come to market in any such volume as the reported supply and the extraordinary price would have led one to expect. From March first to the end of May, with small exports, stocks of wheat in second hands decreased more than common. The latter part of May, millers at St. Louis and Cincinnati were paying more than a dollar and a half a bushel for "No. 2 red"—the highest prices for cash wheat in those markets since the seventies. Meantime the July option had advanced at Chicago to a price practically as high as that paid for the May on March first. It may be added that while reserves of corn were reported as considerably larger than last year, the price of corn, from March first to the end of May, advanced this year and declined last.

Mr. Patten contends that the Department of Agriculture was wrong in its estimate of supplies; that the wheat simply wasn't in the country and that manipulation had nothing to do with the price. The alternative to this view is that the country was as bullish as Mr. Patten, and that farmers were indulging in the luxury of holding wheat worth a dollar and a quarter to a dollar and a half a bushel. Probably not since the resumption of specie payments has wheat maintained itself at so high a price for so long a period, without the aid of manipulation on the Board of Trade. The history of the last crop is a revelation to farmers of how much the country can pay for wheat.

## Making More and Needing More

**E**VERYTHING shows that business is growing. At the last report railroad traffic, as indicated by gross receipts, was only six or seven per cent below the big figures of the spring of 1907 and somewhat above the figures of 1906, which were deemed phenomenal at the time. Since last autumn loans by national banks have expanded more than two hundred million dollars. From the panic to last autumn, as we pointed out some time ago, the expansion was altogether in the item of loans on stocks and bonds at New York City. Since autumn that item has increased comparatively little. Expansion in loans has been general the country over, but particularly in the middle West—which means better business generally.

And it seems high time that people, generally speaking, should be making more money. For wheat flour is selling in car lots around seven dollars a barrel; one Chicago report mentions that mutton and lamb "reached the highest point of recent years yesterday," and a smart advance in beef is believed to be impending, while another report explains that "the non-appearance of the expected May run of hogs" sufficiently accounts for strong and

rising provision prices. A bilious person, indeed, might conclude that there was scarcely anything left in the country to eat and that plain food might soon be classed among the luxuries of the rich. As to the prospects regarding prices of manufactures, anybody who has followed the course of the tariff bill in the Senate can figure that out as well as we can. It is high time that people generally were making more money, for they surely need it.

## Tying Up a Fortune

**T**HE name of Peter Thellusson is, we believe, rather unfamiliar to this generation, although some students of the history of the French Revolution may recall that the great Necker was once his clerk. Dying in England a hundred and thirteen years ago Peter made an extraordinary will. It provided that his fortune—a very large one for that day—should remain in trust at compound interest for four generations, when it should be handed over to certain supposititious descendants, who would thereupon blossom forth as the arch plutocrats of all plutocracy, becoming nabobs of such amazing opulence that they would probably have millionaires for footmen and bank presidents to run their errands. Or in case of failure of the supposititious descendants the accumulated hoard should be applied to the payment of England's national debt. Interest rates were very much higher then than now, and London financiers grew dizzy figuring out to what vast proportions the fortune would have grown at the termination of the trust.

One hundred and thirteen years, you will see, is just about four generations; but if there are any Thellusson nabobs today they are doing their nabobing in a comparatively unostentatious manner. As a matter of fact, contemporaneous Thellussons did not share Peter's enthusiasm for the splendor of those far-off supposititious descendants. Litigation ensued. Lawyers and court costs ate up most of the estate.

What reminds us of Peter, of course, is the will of a very rich American, recently deceased, who, after the fashion of most rich Americans nowadays, left his great estate in trust for a long term of years. The total amount so devised, and now held by trustees for long terms, must reach far into the hundreds of millions. You may say it is half a billion and figure how much that would come to, at compound interest, in the next century; but no interest table will give you the right answer. Some fortunes live a little while, some a longer while; but they all die.

## Taxes on the English Fortune

**I**F THE big fortune recently bequeathed by an American had been left by an Englishman the Government would have taken fifteen per cent of it, even without the help of the new "Socialistic" budget, against which the great capitalists of London so solemnly protested. The new budget puts the maximum fifteen per cent death tax on estates of five million dollars or over, instead of fifteen millions as before. That is a pretty fair measure of its "Socialism" all around.

From a study of income-tax returns it is estimated that there are ten thousand Englishmen whose incomes exceed twenty-five thousand dollars a year and whose combined incomes amount to six hundred million dollars. It is upon those incomes that the additional taxes bear. Upon earned incomes up to fifteen thousand dollars a year there is no change. Upon an income of ten thousand dollars the tax is three hundred and sixty dollars a year, which the Englishman pays and has done with it. An American with the same income never knows what he pays or when he has done with it, for about everything he buys except food is charged with the indirect tariff tax. The larger his family and the more he buys the more he is taxed.

The English system makes some discrimination in favor of the head of a family. The discrimination of our tariff system is on the other side. It taxes a man more for having children, and the more children he has the more the tax. That certainly isn't "Socialistic"; but it may, on the whole, be more unjust than taking fifteen per cent of a great fortune.

## Pursuing the Outdoor Life

**W**E DEEM it our duty to inculcate affection for rural scenery and to encourage the practice of all forms of manly outdoor exercise. It is often remarked with satisfaction that these virtues have grown apace among city folk in recent years. Nowadays the well-to-do city man sees about as much of the country as the farmer does. He spends probably only half as much time there, but half the time the farmer's eyes are full of dirt from plowing, or of chaff from threshing, or else his sight is impaired by the icicles on his eyebrows. The city man is not only immune from these visual impediments, but if he is a golfer of the true Scotch type he frequently sees double.

This increasing intimacy with the country and the pleasant, healthful sports which accompany it are a standing subject of national admiration, and we wouldn't

for the world discourage it. The nearly coincidental failures of three members of a splendid country club produce, however, a somewhat painful impression, because all of the gentlemen were especially noted for their leadership in country life—as rich city folk commonly lead it. One had, by diligent practice, placed himself among the best amateur polo players in the United States. His laurels in that line were almost as numerous as the counts in the indictment with which he was presented when his firm failed under circumstances peculiarly annoying to the creditors. Another was confidently looking to a golf championship when a receiver diverted his attention. While the third followed the hounds, his business, with equal speed and precision, went to the dogs. To discharge something over a million dollars of liabilities he could offer only various trophies of the chase which might have been bought at a taxidermist's much cheaper.

We do not say it wasn't worth while. Perhaps it is impossible to pay too high a price for the joys of outdoor life, especially when you are paying with somebody else's money. We merely say that it is rough on the creditors and may prejudice them against the country.

## What Colleges Think of Themselves

**W**HILE that well-known manufacturer, R. T. Crane, expresses the harsh view that the best thing to do with our universities is to set fire to them, Professor Guido Marx points out that the universities have long been the most persistent "bears" on their own product.

The universities are, of course, consumers as well as producers of higher education, their teaching staffs being recruited exclusively from college-bred men. And the average pay of a college teacher, Professor Marx finds, is now actually less than it was twenty years ago. The cost of living has greatly increased, so that the purchasing power of the average salary is only sixty to seventy per cent of what it was then. The full professor's pay has risen somewhat, but there are relatively fewer full professors on the teaching staff. In typical institutions, in the eighties, there was one full professor to from fifteen to thirty students. Now there is one to forty or eighty students. The instructor, by whom the greater part of the actual teaching is now done, gets, in rich institutions, about a thousand dollars a year. Moreover, the instructor must now be about as highly trained as the professor was in the eighties, and for full measure the time spent as an instructor is not counted in the twenty-five years that makes a professor eligible for a Carnegie pension.

One of the reasons assigned by Professor Marx for this under-dog condition in large universities is "a deplorable rivalry in bigness and externalism, leading to unwise and unnecessary expenditures for buildings and equipment."

It is, we believe, the common university experience that an appropriation for a showy building, a better athletic field or some novel apparatus can be put through with comparative ease, while a proposal to increase salaries stands about as much show before the board as a proposal to reduce duties does in the Senate.

In view of the slight political power of college instructors, we might leave them to digest their troubles as best they can; but that the students in our institutions of higher education seem to be getting relatively a more cheaply-paid article of instruction possesses some general interest. The competitive rage to be big among life-insurance companies was paid for by the policyholders. Is the like rage among universities paid for by the students?

## Illinois in the Senate

**I**N SPITE of our regard for Senator Lorimer, we are dissatisfied with the outcome of the long and painful senatorial fight in Illinois. We condemn in politics that allegiance to party which leads a man to accept blindly whatever his own organization proposes and blindly to reject all that bears the opposition label. One should, we think, recognize that there is good in both parties, and turn to either one accordingly as it best serves him.

As Senator Lorimer is one of the foremost bi-partisan statesmen in the country we feel rather bound to approve of him on general principles. He has never been under a besotted delusion that all the virtue lay on one side, but has freely availed himself of the usefulness of both organizations. To his open-mindedness in this respect unfriendly newspapers attributed the fact that a great many Democratic votes were cast at the Republican primaries when Governor Deneen—whom Senator Lorimer quite fails to appreciate—was up for reelection; and his own election to the Senate was achieved by the votes of fifty-five Republicans and fifty-three Democrats.

Our dissatisfaction is on the ground that the bi-partisan character of Senator Lorimer's statesmanship is not formally recognized. He goes to the Senate nominally as a Republican. Under the circumstances we think the senatorship should have been put in commission, Mr. Lorimer holding it one day and Roger Sullivan the next. In that case the Illinois delegation in the upper house of Congress would, at least, have had the merit of novelty.



# WHO'S WHO—AND WHY

## The Man From Downing Street

LIKE enough, one could accuse Andrew Carnegie of playing a joke—a library joke, for example, or a medal one—but it seems beyond the bounds to think, even, that John Wanamaker and Morris K. Jesup and John V. Farwell and Stephen B. Elkins and the other dignified and solemn gentlemen and ladies who paid a thousand dollars each for a statue to John Witherspoon would indulge in any bronze and granite persiflage—absurd to consider it, in fact.

However, *somebody* played it—a joke on two institutions, namely, dear old England—how we love her!—and dearer James Bryce; for by *somebody's* direction the statue to John Witherspoon was put up right across the way from the British Embassy in Washington, and they led Mr. Bryce out to make an oration about it when they pulled off the Stars and Stripes and displayed John in all the austerity of his clerical attire and with that neat bit of defiance he handed out to England in Revolutionary times on a bronze plate so that a person with reasonably agile eyes can gaze on the lion and the unicorn above the door of the Embassy with one eye and read with the other eye: "For my part, of property I have some; of reputation, more. That reputation is staked, that property is pledged, on the issue of this contest; and although these gray hairs must soon descend into the sepulcher, I would infinitely rather that they would descend thither by the hand of the executioner than desert at this crisis the cause of my country."

As was remarked at the time, would Mr. George the Third kindly put that in his pipe and smoke it!

John Witherspoon, surely, was a patriot. They said he was to the Continental Congress what Washington was to the army; and, inasmuch as he was a signer of the Declaration of Independence and lambasted England on every possible occasion, even to writing the speeches for the undergraduates of Princeton so the fledglings might hand out the proper kind of sentiments concerning the mother country—sentiments hostile to the last gasp, by the way—and educate the populace up to the proper patriotic fervor—Doctor Witherspoon taking no chances on the kind of oratory his students indulged in—would you or would you not call it a joke to put his statue up right in front of the British Embassy?

However, the Right Honorable James Bryce, P. C., Ambassador, has a sense of humor. "Make a speech at the unveiling of the statue of John Witherspoon?" he repeated when they asked him. "Certainly! I shall be very glad." Just as if he was accustomed to making speeches once a week at glorifications of the lives and public works of intense, but deceased, persons who were wont to hurl defiance and tea and other deadly weapons at England in those days when our ancestors—that is, some of our ancestors—were engaged in the laudable employment of chasing the redcoats into the sea.

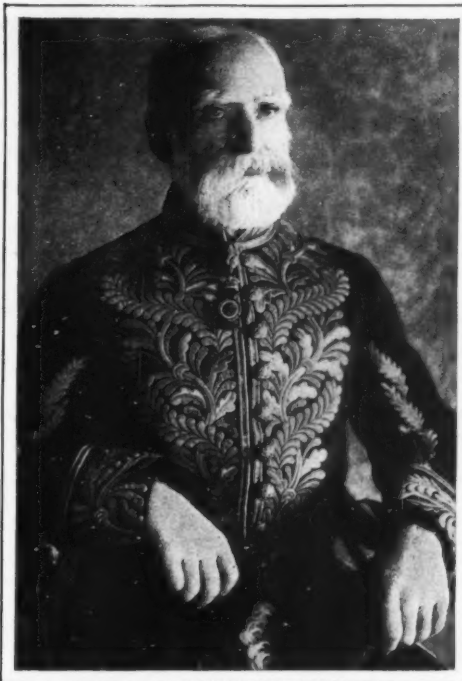
### The Joke on the British Embassy

HE MADE his speech, which proved again that when Edward, Rex, picked out the Right Honorable James Bryce for Ambassador to this country he proved himself a good picker. Mr. Bryce didn't go into the Revolutionary period to any great extent. What he did do was to consider Doctor Witherspoon as a Scotchman, and to prove that because of that beatitude Doctor Witherspoon undoubtedly was a great man and worthy of a statue in front of the Bryce windows, aslant from the lion and the unicorn. Was Doctor Witherspoon a Revolutionary hero? Mayhap, but he was a Scotchman. Did he sign the Declaration of Independence? Quite likely, but he was a Scotchman. Did he rage up and down the Continental Congress, calling Mr. George the Third a tyrant and a usurper and other unpleasant things? Possibly, but he was a Scotchman.

Whereupon, it was only by superhuman efforts that the audience refrained from breaking out with The Campbells are Coming when the cue was to sing My Country, 'Tis of Thee.

Any person who thinks the mere circumstance of making an address at the unveiling of a statue to a signer of the Declaration of Independence would faze, feaze or phase—as you prefer—the Right Honorable James Bryce has no knowledge of the man. He could begin at John Adams and go right down the list to George Wythe without batting an eye. He is a good, adaptable Ambassador, and that is why he is here. Excellent person that he is, the idea of Sir Mortimer Durand making such a speech on such an occasion is on all fours with the idea of President Taft walking a tight wire.

Sir Mortimer didn't hit it off with President Roosevelt. He was really and truly English. Thus, when Downing Street heard of M. Jusserand, the French Ambassador,



Nobody Could Call Him Jimmie

## Serious and Frivolous Facts About the Great and the Near Great

playing tennis and talking books with Colonel Roosevelt and the late Baron Sternberg riding horseback with him it began to wonder if Germany and France were not nearer the Presidential ear than England. Searching hastily through the list of availables they found no tennis player of ambassadorial rank and no horseback rider, but they did light on a bookish man, Mr. Bryce, and sent him over. Moreover, this bookish man had written his greatest book on the very country to which he was accredited—this one—and had approved of us, in the main, and said many kind things about our system of government and all that. Knowing he had O. K.'d us they sent Mr. Bryce along, and from the minute he landed he began to O. K. again.

Others might play tennis and others might do this and that, but the Right Honorable James Bryce, not being a tennis player nor anything but a shrewd, canny diplomatist, diplomated from the very start. He went to dinners and displayed a very pretty wit. He joined in all sorts of festivities, pushed along international peace and was soon recognized as the leading hands-across-the-seaer. Brothers all, you know—sprung from the same mighty stock—blood is thicker than water—the grand old Mother's sturdiest daughter—three cheers for William Howard Guelf and Edward Rex Taft—'rah!

He is a spry little man, gray-whiskered and with a twinkle in his eye. Often you can see him swinging up Connecticut Avenue with his frock coat flapping and his high hat stuck on the back of his head, talking with a companion with his hands, his voice, his whiskers and his arms, all animation, intensely earnest and always worth listening to. When he goes to a dinner he sits demurely in his chair, puffing at a cigar at cigar-time, until he is called on to speak. Then he jumps up and begins talking in a soft little voice, with a sort of a Scotch burr—not much—a burr, so to speak—in it, and in less than a minute everybody there discovers that here is a man who is saying something that should be heard.

He is clever, spontaneous, delicious, and, apparently, looks on things through a pair of whimsical glasses. Once, at a Gridiron dinner, he began gravely to describe a newspaper he had in mind. It was a very paragon of a newspaper, with none of the faults of the modern American publication, but with its virtues so accentuated that the faults of American newspapers were glaringly displayed. He didn't say a word about American newspapers, not a word, but when he had finished everybody there realized he had turned the calcium on all the discrepancies there were. It was nothing more than his idea of a newspaper he had dreamed about, perhaps, but it set a lot of newspaper folks to thinking.

Ordinarily, he wears his blacks, but he has been seen trudging off up the Avenue in tweeds and heavy-soled

shoes and a cap. On state occasions, of course, he is rigged out in his uniform and is most brilliantly bullioned. When they wrap him in that gorgeous coat he certainly dazzles one's eyes.

I asked him once how many times he had been introduced to American dinners and audiences as "one Englishman who understands us," and he laughed and couldn't say, or didn't, anyhow; but that is the usual line, for almost every toastmaster or other introducer has heard of The American Commonwealth, even if not many of them have read it, and the line always gets a hand.

Moreover, so always does the Right Honorable James get a hand, for his great erudition has not made him a grump. He is cheery, engaging, delightful as an orator, charming as a conversationalist, with a healthy interest in all that is going on, fond of a joke and so un-English it is a wonder Downing Street had the good sense to send him over here. Still, when they entwine him in all that tapestry on state occasions he certainly does live up to the dignity of his gold lace. Nobody could call him Jimmie then, not and get away with it.

## Sporting Note

JOE RYAN, the Chicago story-teller, was in Hot Springs, Arkansas, a time ago, and met a coal operator who told him a story of two dealers at a gambling-house there who were invited to go out and shoot ducks. They had never shot anything, these dealers, but craps and patrons, and they were nervous and not exactly up in what they were to do.

They went to a hunting-hut in the Illinois River and were told they were to rise early in the morning and go out after the ducks. They were so excited they couldn't sleep, and about midnight one of them went out in front of the hut and saw a large number of wooden decoy ducks floating in the water. He rushed back, got his gun and began firing at the decoys.

His companion, startled by the sound, came out and took one look. Then he screamed: "Stop it, stop it, you lunatic! You're shooting the boosters."

## From the Mouths of Negroes

THEY were discussing real, Southern ducky talk in the Senate cloakroom on the Democratic side and Senator Taylor said the finest example he knew of was the remark made by an old negro whose worthless son was married secretly. The old man heard of it and asked the boy if he was married.

"I ain't sayin' I ain't," the boy replied.

"Now, you Rastus," stormed the old man, "I ain't askin' you is you ain't; I is askin' you ain't you is."

That led Senator Bacon to tell of the negro he heard who made the declaration in a political meeting: "I is just what I am an' I can't be nohow ammer."

"Pshaw," said Senator Taylor, "that is good English. Now, I was riding with a friend from New York through Tennessee and we got to discussing the negro dialect. I asked him what kind of language he supposed a real, Southern negro talked and he said he supposed it was pretty nearly like our own talk."

"When we got to the next station we got off, and I saw an old negro man leaning against the wall. I stepped over to him and touched him on the shoulder and asked, 'Wha-he?'"

"'Wha-hoo?' he inquired, and my friend didn't know I had asked him, 'Where is he?' and he had asked back, 'Where is who?'"

"Excuse me," said Senator Bacon, "but I prefer the classic enunciation by the yellow girl who was going down the street in Macon. A young negro standing on the corner hailed her and asked, 'Wha you gwine at?'"

"'I's gwine at wha I's gwine at, that's wha I's gwine at,' she answered indignantly."

## The Hall of Fame

Walter Ely Clark, the newly-appointed Governor of Alaska, has been a Washington correspondent for many years, but he knows all about Alaska.

Louis A. Coolidge, former Assistant Secretary of the Treasury, is writing the authoritative life of the late Orville H. Platt, Connecticut's great Senator.

E. J. Stellwagen, of Washington, D. C., who, as chairman of the Inaugural Committee, ran President Taft's inauguration, but had nothing to do with the weather, is a big banker and recently built what experts say is the most beautiful bank building in the country.

## Clothes Yesterday and To-day



Your grandfather had a frock coat of broadcloth and broad lapels.

His tailor made it—the same style for ten years or more.

He had a cutaway business suit—a chinchilla overcoat—a rubber raincoat or oilskins.

The tailor did not travel as much as your grandfather did—so the style suggestions usually came from your grandfather.

You would have to travel a great deal more than the average American has leisure to do to get the style that Stein-Bloch clothes have, right in your own town.

The Summer business suit—the hot weather suit—the outing or touring suit—the seaside suit—designed in the same styles that are being worn now in the haunts of fashion all over Europe and America.

Stein-Bloch commissioners have done the traveling for you, as tailors for American men. Wherever you live, look at these clothes at your best clothiers. Write for "Smartness," filled with fashion photographs—free.

This label represents  
54 Years of Knowing How



THE STEIN-BLOCH CO.

Tailors for Men

Offices and Shops, New York,  
Rochester, N. Y. Fifth Avenue Building  
London Agency, SELFRIDGE & COMPANY, Ltd.,  
Oxford Street West, London.

## Sense and Nonsense

For Home Consumption

**A**CERTAIN Representative from Kentucky who had a very weak voice was talking in the House, some years ago, and was constantly interrupted by a member from Iowa who kept rising and announcing, "I beg the pardon of the gentleman from Kentucky, but I cannot hear what he is saying."

The Kentuckian couldn't raise his voice, because he had no voice to raise, and after a time he became very angry. At the end of the seventh or eighth interruption he turned fiercely on his annoyer, and, with a mighty effort, squeaked: "I don't care whether the people of Iowa or their Representatives can hear me or not. The people of Campbell County, Kentucky, can hear me, by gosh!"

The Culture-Crazed

We are mad for cultivation  
And refining information,  
And we're drinking pretty deeply at the pure  
Pierian streams.

Whether eagerly or dourly,  
We're absorbing culture hourly,  
And we're getting quite conversant with a  
quantity of themes.

Chorus:

Oh, we're breakfasting on Hegel and we dine  
on Socrates,  
We serve Professor James and Kant at all  
our formal teas.

And we spend a half an hour  
Glancing over Schopenhauer,  
Noting Nietzsche's "Will to Power,"  
Or his subtler theories.

Criticising Aristotle,  
Mrs. Wharton, Emory Pottle,  
Is our favorite avocation, and we're able to  
indite

Themes on Arnold versus Pater,  
Demonstrating which is greater,  
Or to write a dissertation on the fossil  
trilobite.

Chorus:

Oh, it's eulogize Beethoven, show the inward-  
ness of Liszt,  
Take a little whack at Wagner, and show  
where Verdi missed.

Do not ask why that sonata  
Sounds like Lewis Carroll's hatter,  
(After all, it doesn't matter).  
What's the next thing on the list?

When it comes to Botticelli  
We are very sure to tell "he  
Was affected quite profoundly by the early  
Renaissance."

And we like D. G. Rossetti,  
For we never can forget he  
Has produced his soulful shadings with the  
most minute nuance.

Chorus:

Oh, it's pass along the Hauptmann and it's  
rush that Maeterlinck,  
Condemn Pinero, Shaw and Wilde—don't  
try to stop and think.

At the sea of cultivation  
And of thought-assimilation  
There's no time for rumination  
Nor for trembling at the brink.

— Irene Louise Hunter.

Apropos of the Play

7:30 o'Clock

PLEASE, John, I'm ready for you, dear; just fasten these few hooks back here; don't hook them in the lace, dear, please; the hooks go in the eyes, like these; you'd better start them up above, the collar first—that's right, my love; don't put your fingers in between; and, John, be sure your hands are clean; now try again, just hook the first one right, for that is always worst; the collar hooks from left to right, the hooks should all be out of sight when it's hooked up; how many—three? Look out, my dear, you're choking me!

7:45 o'Clock

What time's the play? Eight-thirty? Oh, there's lots of time for us to go! I guess the collar's all right now, although it seems quite tight, somehow. Now take

## A June Luxury

Strawberry Whip

THE luscious strawberry made more tempting than ever—one of the many original and seasonable touches you can give your summer menu with the help of



STRAWBERRY WHIP—6 or 7 Persons.

1 oz. (2 heaping tablespoonfuls) Cox's Instant Powdered Gelatine; ½ pint (1 cupful) boiling water; 2 cupfuls strawberries; ½ lb. (1 cupful) sugar; whites of 4 eggs; 1 tablespoonful lemon juice; a little strawberry preserves; some whole strawberries and whipped cream for decoration.

Dissolve the Gelatine in the water, strain it into a basin, add the strawberries crushed, sugar and lemon juice.

Beat up the whites of eggs till stiff, and continue beating while adding the strawberry mixture gradually.

Put some sliced strawberries and a little strawberry preserves into the serving glasses, pour in the whip and decorate with whipped cream and sweetened cream and strawberries.

## COX'S Instant Powdered Gelatine

Makes any fruit dessert more attractive, more wholesome, more delicious. Most easily prepared. Dissolves instantly.

Try the accompanying recipe; then you will know at once the superiority of Cox's Gelatine. Two hundred other desserts—simple or elaborate—are fully described in

Cox's Manual of Gelatine Cookery

A postal will bring you a copy free. Write for it.

For over 60 years Cox's Gelatine has been known for its uniformity and purity—the world's standard gelatine.

Sold everywhere in Red, White and Blue checkboard boxes. Two sizes. Identical with former Cox's Refined Sparkling Gelatine.

The Cox Gelatine Company,  
Dept. A, 109 Hudson Street, New York.

U. S. Distributors for  
J. & G. Cox (Ltd.), Edinburgh, Scotland.



## BIG BARGAINS Books

Send now for our Clearance Catalogues of the very NEWEST publications and Used Books withdrawn from The Booklovers Library, as well as thousands of brand new books of Publishers' Reminders at prices cut in halves and quarters, including Literature, Science, History, Travel, Biography, and Fiction.

THE TABARD INN BOOK COMPANY  
1304 Filbert Street, Philadelphia

## LEARN BUSINESS PENMANSHIP

Send \$1.00 for set (135) of my Patented Pen Practice Sheets and if not benefited, return to me and get your money back.  
Walter Thomson  
P.O. Box 55, Fargo, N. D.  
State whether you wish slant (60°), medial (75°), or vertical

State whether you wish slant (60°), medial (75°), or vertical

## WE WILL HELP YOU TO MAKE MONEY

You don't have to invest a dollar. Just hustle in your spare time. The amount you make depends on yourself. \$20.00 to \$30.00 a week is being made now. You may do as well or better, as orders for our fence, which is the best for the least money, can be easily secured. Write for our book "Experience" telling how, and get our proposition.

THE STEWART IRON WORKS CO.,  
1707 Covington Street, CINCINNATI, O.  
Largest Makers of Iron Fence in the World.

## \$1.00 Mexican Palm Hat 50c

For Men, Women and Children—All Sizes  
Greatest hat bargain of the season. Over 60,000 sold and not one dissatisfied buyer. Guaranteed genuine Mexican hand-woven from palm fibre—colored design trim. Retail at \$1.00. To introduce our Mexican and Indian Handicraft, we send postpaid for only 50c. Three for \$1.25. A good unblocked Panama Hat for \$1.00 prepaid. Catalog of Mexican and Panama Hats FREE.

Francis E. Lester Co., Dept. F D 63, Mesilla Park, New Mex.

## 100 Engraved Wedding Announcements for \$5.00

Delivery charges prepaid. Samples on request. Highest quality only. Absolutely correct forms. SCHOOL STATIONERY & SPECIALTY Monogram Stationery, Calling Cards and Engraving of all kinds for social functions. ARTISTIC ENGRAVING & STATIONERY CO. Established 1899. The Bours, Philadelphia.

## This Morris Chair on 5 Days' Trial

This is the only strictly automatic Morris Chair made—and by far the most comfortable chair to be had. Its back moves with your back—stops just where you desire—and all without even pressing a button or setting a ratchet. The foot-rest pulls out and sets in any position you want, or can be pushed up into the seat entirely out of sight. Some styles have a magazine rack or book shelves on the side—others have a secret box for concealing small articles.

## The Kelly Automatic Morris Chair

is as beautiful as it is comfortable and handy. It's made of the best quarter-sawn oak, thoroughly seasoned, and is upholstered in genuine leather. We can supply any style in any finish.

But you'll have to see the chair to really appreciate it. We want to let you try a Kelly chair right there in your own home, absolutely free. As we have over sixty different styles, write for our free catalog and send us the name of your furniture dealer. With the catalog we will send you a coupon which will authorize your dealer to let you have any Kelly Chair you want absolutely free, for five days' trial. But write today, as we can offer you bargains now that we cannot offer you later.

J. A. KELLY & BROS., Box 10, CLINTON, IOWA.







For the child whose feet will grow right if given a chance.

For the misses and youth whose feet are reaching the stage of matured shape.

For ALL who would seek real, true foot-comfort.

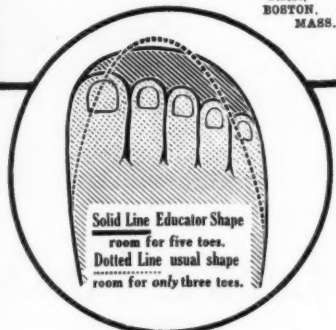
**EDUCATOR SHOE**  
Registered trade-mark stamped on the soles.

For every member of the family—infants to parents.

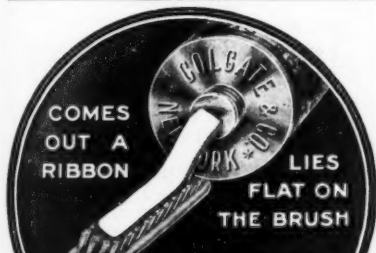
PRICES ACCORDING TO SIZE.

First Steps, 2 to 6, \$1.25 and \$1.35.  
Infants, 6 to 11, \$1.50 and \$1.75.  
Child's, 6 to 11, \$1.75 and \$2.00.  
Misses', 11 to 12, \$2.25 and \$2.50.  
Girls', 2 to 6, \$2.50 and \$2.75.  
Women's, 3 to 7, \$4.00.  
Oxfords, \$3.50.  
Boys', 1 to 5, \$2.50 and \$2.75.  
Men's, 6 to 11, \$3.50 and \$5.00.  
25c. extra when ordered by mail.

Sold generally by best dealers.  
Made by **RICE & HUTCHINS**  
Dept. A,  
10 and 12 High Street,  
BOSTON, MASS.



Solid Line Educator Shape room for five toes.  
Dotted Line usual shape room for only three toes.



**COLGATE'S DENTAL CREAM**

15 FEET OF CREAM in this tube  
Delicious—Antiseptic

Combines efficiency with a delightful after-taste  
42 inches of cream in trial tube sent for 4 cents.

**COLGATE & CO.**  
Dept. P, 55 John St.  
New York



"Daemo" Fasteners

FOR MEN and WOMEN. Nickel or Gold plated, DRAWER SUPPORTERS, two, 20c; 30c. TIE CLAMP, 5c; 10c. SOCK SUPPORTERS, two, 10c; 20c. SHIELD CLAMPS for WOMEN, four, 15c; 25c. All snap on or off instantly, never slip, let go, or weaken, and won't rust. At dealers, or postpaid, on receipt of price. Satisfaction guaranteed or money refunded at end of 20 days' trial. Circular free. U. S. Stamps accepted. Agents wanted. D. S. CLAMP CO., Met. Bldg., New York City.

that little bit of lace and pull it over into place; you see the upper part is made to hook across my shoulder-blade; now when you get that panel done you'll find below another one that hooks across the other way, from right to left. What is the play?

7:55 o'Clock

Please count the ones you've hooked—eighteen? I think that's right; now, in between, you'll find the inner lining, love, and that hooks straight down from above; first right to left, then left to right; I guess you'll find it pretty tight; I think I must be growing stout; I should by rights have let it out; you'd better count them as you go, for there are twenty-three, I know; now, there you've hooked the middle one, and when that's hooked it's just half done!

8:00 o'Clock

Now you can rest a minute, John, the while I dab this powder on; and there are six lace panels, dear, that hook right there and over here; be sure to get the hooks in place and do not pull and tear the lace; please count the hooks when you are done, there should be seven in each one; you see, when it is hooked like this it stays down flat, so please don't miss a hook, because it bulges then and has to be unhooked again!

8:15 o'Clock

Now hook the belt and you are through; you'll also find a hook or two in that white braid—there, that's the waist, and now the skirt! The hooks are placed beneath that little band of braid; to dress like this one needs a maid, for I was told by Madame Bliss no dress in Lakehurst hooks like this! I guess we're ready now, my dear; just hook this collar 'neath my ear. What is the play? I quite forget, or did you think to tell me yet? Was it The Lion and the Mouse, or, yes—The Servant in the House!

—J. W. Foley.

Advice to Children

To all dumb animals be kind,  
As all good children should,  
And if you are, you're sure to find  
Reward for being good.

It may be lots of fun, I grant,  
To bite an ant in two,  
And yet you wouldn't like your aunt  
To do the same to you.

The busy little bee would cry,  
And sob and moan and wail,  
And so would you if you should try  
To pull his little tail.

Some think to pinch the legs of frogs  
A very funny joke;  
It doesn't hurt the pollywogs,  
But frogs are apt to croak.

An oyster has a covering,  
And yet, upon my soul,  
To bite it is a cruel thing,  
So swallow oysters whole.

Don't tease the pretty little eel  
When you go in to swim.  
A good eel makes the children feel  
A good deal, too, like him.

Don't harm the little centipede,  
An invalid so brave;  
The dainty little thing, indeed,  
Has one foot in the grave.

The jellyfish do not pursue,  
And do not joggle it;  
The gentle thing is subject to  
A headache fit to split.

And so, my dear, although you be  
A sister or a brother,  
Reserve your innate cruelty,  
And practice on each other!

—Sam S. Stinson.

Saving the Best

**WILLIAM S. BENNETT**, a Representative from New York City, went to address a political meeting in his district one night, when he was much younger than he is now.

"The chairman," said Bennett, "was a very literal person. He looked at the gallery, where one woman was sitting and said: 'Lady and gentlemen, this is a most momentous campaign. There are grave issues to be discussed. Later we will hear from our best speakers, but, for the present, we will listen to Mr. Bennett.'"

MADE BY KODAK WORKMEN.



\$10.00

\$12.00

## THE 3A BROWNIE

For Pictures of Post Card Size (3 1/4 x 5 1/2)

Built on the Kodak plan. Uses Kodak, daylight loading, cartridge films. Has automatic focusing lock, F. P. K. automatic shutter with pneumatic release, two tripod sockets, and reversible finder. Carefully made and well finished.

Price, with Single Meniscus Achromatic Lens, \$10.00  
Do., with Rapid Rectilinear Lens, 12.00

**EASTMAN KODAK COMPANY,**

"The Book of the Brownies," free at your dealers or by mail.

ROCHESTER, N. Y., The Kodak City.



## Have You Tried Knotair

"The Guaranteed Hose of Quality"

A fine, sheer, light, lisle-like hose equal to the hardest wear. A SEAMLESS stocking; looks sightly and fits snug. "Knotair" comes in all the fashionable shades, especially the Pure Silk Lisle—

**Six Pairs Guaranteed to Wear Six Months**

or new hose—FREE. That's the "Knotair" kind. Made from the best American long staple yarn. Triple cross-woven at the vital points where ordinary hose give way. If you're not acquainted—try our

### SPECIAL INTRODUCTORY OFFER

Clip off attached coupon, mail today with 25c. (in any convenient way) and we will send you, prepaid, One Sample Pair of MEN'S or WOMEN'S Lisle-like Hose, with the privilege that, after you have examined the hose and are pleased with them, you can have the remaining Five Pairs and a guarantee for the Six Pairs against wear for Six Months for \$1.75. For 35c. we will send you Pure Silk Lisle Hose and the remaining Five Pairs and the guarantee for Six Pairs, Six Months, for \$2.05.

MEN'S and WOMEN'S Lisle-like hose (Black, Tan and Grey), Women's with Inter-laced Garter Splicing.

Six Pairs Guaranteed \$2.00 the box

Six Months . . . . . \$3.00 the box

WOMEN'S Lisle-like OUTSIZES \$3.00 the box

MEN'S and WOMEN'S PURE SILK LISLE hose.

MEN'S in Black, Tan, Grey, Navy Blue, Burgundy, Green, Purple and London Smoke. WOMEN'S in Black, White, Tan, Grey, Ox Blood, Copenhagen, Green, Bronze, Old Rose, London Smoke, Heliotrope, Purple, Pink, Navy and Sky Blue, with

Inter-laced Garter Splicing, Six Pairs, Guaranteed Six Months . . . . . \$3.00

WOMEN'S SILK-LISLE OUTSIZES in Black and Tan \$4.50 the box

Send size, color or assorted colors if desired and resuitance according to the quality desired. Ask for booklet "Knotair Kinks," it tells you all about "The Guaranteed Hose of Quality." IT'S FREE.

The best dealers wanted everywhere.

**KNOTAIR HOSIERY COMPANY**

5301 Westminister Ave., West Philadelphia, Pennsylvania, U. S. A.



"ARE YOUR HOSE AS SHEER AS THIS?"

**MAIL TODAY**  
FILL IN—CUT HERE—MAIL TODAY  
KNOTAIR HOSIERY COMPANY  
5301 Westminister Ave., W. Philadelphia, Pa.  
Please send me  
Sample pair of Knotair Hose.  
Men's Size \_\_\_\_\_ Women's Size \_\_\_\_\_  
Amount enclosed \_\_\_\_\_  
Name \_\_\_\_\_ Street \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_

Don't let Smoke and Dust Ruin your Good Waists and White Suits, or your Men Folks' Dress or Black Suits. Protect and save them in an Inexpensive Wayne Wardrobe (air tight).



If your garments are worthy of protection, the Wayne Wardrobe will protect them.

Doublemen you have suffered the smoke nuisance—the dust annoyance—the costly damage from soot.

You, who are clothes careful, have seen your nice waists and white suits, your theatre wraps and ermines, or your men folks' dress or black suits take on that ghastly soft gray or yellow tint that betokens naught else but smoke or dust. And the damage is done in a day.

For you we have a sure protection 'gainst dust and smoke—the Wayne Cedared Paper Wardrobe. It's so practical—garments are put away and are again accessible in a moment. No garment worthy of care should be put away even for a day without this protection. Summer protection against dust and moths—winter protection against smoke, soot and dampness. Will last for years.

We make the Wayne Cedared Paper Wardrobe from cedared jute hemp, especially prepared by our own process in our own paper mills.

The Wardrobe is tough and strong and pliable—and when you close the top you can get the air neither in nor out, for the Wayne Cedared Paper Wardrobe is practically air tight.

Then, it's cedared. That clean, woody, fragrant smell of cedar—that's moth destruction.

Your clothes don't smell foully, like a gas plant, as they do when put away in the old-fashioned moth camphor or tar bags—they don't require airing.

Not much! You can wear your clothes from the Wayne Wardrobe the minute you take them out—they're sweet and clean.

The opening is extra large in the Wayne Wardrobe—things go in and out easily. It opens and closes as easily and as often as a door or drawer, and the metal hooks at the back with the hanger make an ideal way of putting away clothes, even temporarily—for they retain their shape, their "press," their style.

### Write for FREE Booklet "How to Care for Clothes"

We have a most interesting and valuable book on the home care of clothes. It's a practical little book, gives many new economy suggestions of a valuable nature to the good housewife.

It tells, for instance, how to put clothes away so they retain their shape—how to make special pads, or hangers, etc., etc. We'll send you this book free of charge if you fill out the Coupon attached and mail to us. Please do this now—you might just as well have the book—it costs you only a two-cent stamp—it costs us a good deal more.

SIZES AND PURPOSES	Each
No. 1. Children's Garments, 22x24	\$0.50
No. 2. Business Suits, Tuxedos, Shirt Waists, Jackets, Neck Coats, etc., 34x36	.65
No. 3. Dress Suit, Frock Coat, Women's Coats, 30x35	.75
No. 4. Women's Skirts, Dresses, etc., 22x24	.75
No. 5. Overcoats, Auto Coats, Lodge and Military Uniforms, Gowns, Opera Cloaks, 30x35	1.00
No. 6. Dinner and Reception Gowns, Evening Coats, 24x35, with garment hangers	1.35
No. 7. Fur Coats, Ulsters, Ball and Party Robes, 30x36, with garment hangers	1.50
Nos. 1 to 7 are provided with outside langes, to hang up the wardrobe, and with inside hooks to hang garments on.	
No. 8. Muff and Fur Bag, Blankets, Bedding, Carriage Robes, Automobile Robes, 20x30	.40
No. 8 is not provided with hangers nor inside hooks. It is intended for Muffs, Flat Fur Pieces, Blankets, Bedding, Lap Robes, etc.	
Cedared Sheets, 40x48 inches, price per roll of twelve sheets	.60

Your dealer handles Wayne Wardrobes. Be sure and ask for them—otherwise advise us the style and size you desire; send us the price and we'll forward to you, transportation prepaid.

**Wayne Paper Goods Company**  
Fort Wayne, Ind.

WAYNE PAPER GOODS CO., Fort Wayne, Ind.  
Please mail me a copy of your booklet "How to Care for Clothes" promptly. The dealer from whom I would like to buy a Wayne Cedared Paper Wardrobe (air tight) is

St. and No. ....  
It is distinctly understood that I am under no obligation to buy a Wayne Wardrobe.

My Name is .....  
St. and No. ....

City and State .....

## The Senator's Secretary

EVERY time Uncle Joe goes up to see the President they make a note of it, those eagle-eyed chaps who are there watching the human tide ebb and flow through the Executive Offices. "Speaker Cannon at the White House" is hustled over the wires, and the folks out in the country read it that afternoon or next morning and say: "Humph! I see Uncle Joe and the President are pretty thick these days."

That's the fact, too. They are pretty thick and for a variety of reasons, some political and some governmental, and for one other reason that is as personal as the way you like your eggs. Having positively refused to inherit Colonel Roosevelt's row with Congress, President Taft is at present on back-slapping terms with Congress, and, so far as the House side of it goes, Uncle Joe is a large and ornate section of that body. He is welcome as money from homewhen he comes, as are all other patriots who serve in the big house on the hill.

Then, too, the President, not knowing any too much about the devious ways of Congress, is anxious to consult with the statesmen and lets them talk to him instead of talking at them, which is another White House innovation that has made a tremendous hit. They go up there and discuss things with him. Uncle Joe drifts in about three times a week. He blew along a few days ago with a fawn-colored spring suit, a pearl-colored alpine hat, a lovely clean shave—except for the Lincolns—a seal-colored cigar and a yellow necktie, and he looked like a bed of the flowers our mothers used to grow.

"Ah-h-h!" said the President. "Uncle Joe!"

"Mr. President, I salute you," replied the Speaker, removing hat and cigar and making a wide flourish at the same time.

Then they went into executive session, and the only thing that could be heard was a big, explosive "Ho-ho! Hah-hah-hah!" from the President, a chuckle from Uncle Joe and a few words that sounded like: "Did you ever hear this one—?"

Real politicians do not take their politics as seriously as amateur or theoretical ones, but, at that, it would be entirely natural to suppose that when a man had been a candidate for President against another man, and had tried to keep him from the nomination, there might be a coolness between the two. It might seem that if one man had formed a combination with other men to prevent a nomination that was secured in spite of the machinations of the combination the successful candidate would not be open to censure for harboring a grudge.

Taft did not, of course. He knew all about the Allies and their work to defeat him for the nomination, and he put Knox in his Cabinet and is happy-happy with Cannon, besides being on the best of terms with Fairbanks and Hughes. It may be he resents some of the things Foraker did, but he hasn't shown it. It is all water over the dam, which is the fair, frank, American way of looking at it.

### The Movement of the Allies

Still, there is a story connected with that campaign against the nomination of Taft that furnishes the personal reason why Uncle Joe Cannon is always welcomed at the White House by President Taft, aside from all other reasons, of which there are a plenty. It has not been told yet, and this seems a good time to tell it, inasmuch as it happened nearly a year ago and is now history. I tell it as it was told to me by a man who was there.

The movement of the Allies to defeat Taft's nomination began a year before the nomination, but it did not get well under way until about December, 1907. Then Cortelyou was eliminated; Hitchcock soon afterward became Taft's political manager, and the Allies put out workers and formed a sort of an organization which, on the inside, was regular enough, but which, from the outside, was more or less intangible. However, all those in Washington and elsewhere who watch big politics knew something about it, and toward the end the movement became tangible enough to have press-agents and scouts and most of the paraphernalia of such a fight.

The trouble with the movement of the Allies from the start was that they could

not concentrate. They had a number of admirable candidates, but every candidate thought he should be the man on whom the work should center. The receptive candidates were Cannon, Fairbanks, Hughes, Foraker and Knox. The most work was done by the Fairbanks people. Mr. Knox was in the crafty position of being good each way. Hughes never did develop any strength worth mentioning and Foraker was in for spite. Cannon had Illinois back of him. LaFollette was out on his own hook, with no hope of getting any votes outside of Wisconsin and not mixed with the Allies.

The managers of these various candidates fussed along until convention-time. They claimed votes they did not have, and when they arrived in Chicago they had their agents say Taft was beaten and that some one of the opposition would be named. This was poppycock, and the Allies knew it, for, after they had looked over the ground, they decided there was but one thing to do to stem the Taft tide, and that was to organize a stampede in the convention for President Roosevelt.

They discussed this at length and even had press-matter prepared in anticipation of the attempt. One night, not long before nominating day, a meeting was called in a hotel in Chicago which was attended by representatives of all the Allies. It was to be the last meeting before the scheme was sprung. Speaker Cannon, who had not yet arrived in Chicago, was telegraphed to and asked to attend the meeting.

### Uncle Joe's Ultimatum

He came up from Danville. All the speakers at the meeting admitted the Allies were in desperate straits. There seemed to be but one way of stopping the nomination of Taft, and that was to stampede the convention for Roosevelt, nominate him for another term and adjourn as quickly as possible, on the theory that Colonel Roosevelt couldn't refuse such a call. That he could and would have refused it did not enter into the calculations.

Representatives of the various candidates who comprised the Allies got up in the meeting and explained how it was impossible to get enough votes for any one of the allied candidates to prevent the nomination of Taft on the first ballot. They quoted from careful polls that had been made and showed that Taft was secure, provided there was not a stampede to Roosevelt. The thing to do, then, was to arrange for a stampede. All seemed to agree. It was practically settled when Speaker Cannon, who had been sitting in the rear of the room, chewing on a cigar, got up and said substantially: "Now, gentlemen, I have heard all that has been said here about stampeding this convention for Roosevelt. I want to say to you that you will do no such thing with my consent. If you put up a job like that here I'll go out of this room and turn my delegation to Taft and withdraw myself. You know what that will mean. Also, I will use every friend I have got in the United States to help turn votes to Taft. I suppose my name will go before the convention if this thing isn't persisted in, but, by the Eternal, it won't if you carry out this plan, and I'll get up there and nominate Taft myself. You can't do this thing. I won't stand for it." And considerably more to the same general effect, but stronger and with some further reasons that need not be gone into here, but that were more or less intimately connected with Mr. Roosevelt and his career as President.

That settled the stampede-to-Roosevelt business. The Allies quit then and there, for they knew Cannon would keep his word. They went into the convention as individual candidates, got their few votes and Taft was named on the first ballot. Perhaps a stampede to Roosevelt would have worked. Personally, I do not think it would, but there were many persons at Chicago who held a different opinion. Except by a few flag-waving and umbrella-hoisting fanatics it wasn't tried, and when that noise was going on the delegates sat stolid, waiting to vote for Taft.

Do you wonder the President likes Uncle Joe?

When this was written, while the tariff bill was still before the Senate, the tariff



## After the Morning Shave

Lehn & Fink's Riveris Talcum Powder allays irritation, prevents soreness and keeps the skin feeling fresh and cool all day. It is so fine and smooth that it blends into the skin without being visible.

## Lehn & Fink's Riveris Talcum Powder

is sold by all druggists in large glass jars at 25c.

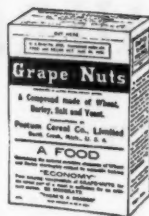
### Generous Sample Free

A postal card request will bring you a good sized sample that will give you a real demonstration of how far ahead Riveris is of ordinary talcum powders.

**LEHN & FINK**  
125 WILLIAM ST., NEW YORK







## Brainy Men

know the importance of right food—even though they may not be "food-experts."

The Brain must be fed, and Nature has stored up in wheat and barley certain elements especially adapted to brain building.

The famous food

## Grape-Nuts

has these elements, including the phosphate of potash, which is *grown* in the grains, and which is combined with albumen in the blood to form the gray substance in brain and nerve centres.

In making Grape-Nuts the whole grains (wheat and barley) are ground into flour, and combined with pure water, a little compressed yeast and a "pinch" of salt, and no other ingredients are used.

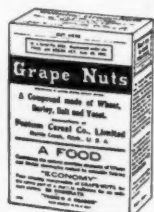
Grape-Nuts food is baked for many hours in two separate ovens, producing changes in the starch and making it especially adapted to the invalid, convalescent, infant, or aged person.

It is also the ideal nourishment for the athlete and hard-working business man.

It supplies the *right kind* of nourishment for repairing brain and nerve cells—a fact which has been attested by thousands of successful men and women in all parts of the world—

**"There's a Reason"**

Read, "The Road to Wellville," in pkgs.



cohorts had mostly gone home, tired out, and the hotels that for weeks had been crowded with anxious advocates of a reduction on this or an increase on that were almost empty. They will all be back again when the bill gets into the throes of conference, but they are a despondent lot. The average business man does not understand why he cannot drop into Washington, have a schedule fixed the way he wants it and go back on the afternoon train.

Nor does the average business man understand why his own particular item in the tariff bill is not more important than all the other items bunched. It is to him. Why not to everybody else? Colonel George Record Peck, general counsel of the St. Paul road, was talking on this phase of the tariff business some time ago, and he said it reminded him of his old friend Zeb Wheeler, of St. Joe. Wheeler was a free-trader. He wanted everything on the free list. He would talk for hours on the beauties of absolute free trade, and he considered a protectionist as in the same social scale with a horse thief.

"Free trade," Wheeler used to say, "is the cure for all our economic ills. Take the tariff off everything. Protect nothing, and we shall all be happy."

After years of this sort of argument Wheeler came to Washington one day and called on Colonel Peck, who was at his hotel, in bed because of an accident and badly smashed up.

After he had commiserated with the Colonel, Wheeler announced that he was in the city to go before the Ways and Means Committee of the House of Representatives.

"To go before the Ways and Means Committee?" asked Peck. "In the interest of absolute free trade?"

"Well," stammered Wheeler, "not exactly."

"Not exactly?" said Peck, much surprised. "Why, my dear Wheeler, do you mean to tell me you no longer believe in free trade?"

"Oh, yes, I believe in free trade, but I have come to the conclusion there is one thing produced in this country that should be protected—only one, mind you."

"I am astonished," exclaimed Peck. "I had an idea you were an absolute free-trader, that you thought the customs houses should be closed and everything let in without tax."

"Darn it, I do!" shouted Wheeler; "I do, I tell you—except in one case."

"What is that?" asked Peck.

"Gypsum, by heck!" said Wheeler.

"And where are your mines?" inquired Peck.

"Oh, down our way, dod gast you!" snorted Wheeler, as he left the room.

### Tariff-Bill Chances

A number of people who have had talks with President Taft have come away with the impression that if the tariff bill does not suit him, and he does not think it is an honest attempt at revision downward, he will veto it.

Mr. Taft is keeping informed on what is going on. He isn't trying to dictate to Congress, nor is he giving any hints. He thinks that is not a part of his work, when the bill is in active course of construction. Congress knows what he wants, knows he stands on the Republican platform of 1908, that he has assured the people there will be a revision of the tariff, and while it is too much to say, from any information at hand, that he will veto the bill if it doesn't suit him, it is safe to say that if it is not all right, in the main, he will veto it.

The tariff-makers are experimenting. There need be no doubt they will go just as far as they can in the way of perpetuating the sacred policy of protection, that they will keep just this side of the danger line and, perhaps, slide across a few times in the hope it will not be noticed, but they do not know what will happen when they get through, which is one reason for expecting that the bill, as it comes out of conference, after all the trades and compromises are made, will be a pretty fair sort of a bill.

It will not please the free-traders nor the extreme revisionists, but it will be a pretty good Republican measure, at that, and if it is it will have no difficulty at the White House. However, if the tariff-makers think they can get any sort of a bill past the President they are likely to learn they are mistaken. In my opinion Taft will veto a bogus bill. Maybe he will not, but the chances are that he will.

# This Cashier Pays You

Here is a mechanical cashier that requires no salary. Instead, it immediately begins to pay for itself out of the money it saves you.

Then it earns money for you, and gives you an additional profit as long as you have it.

It is far superior to any cashier because it is never away from its place—it never wastes time—it is always on hand—it works fast, and makes no mistakes.

Moreover—it makes mistakes impossible among your clerks. It prevents the loss of your money from wrong change. It protects you against carelessness, and removes temptation.

It silently counts and adds every cent of your money as it comes over your counter.

You must admit the value of such a cashier. We have sold over 725,000 National cashiers. Merchants everywhere are using them. You couldn't get theirs, but *your* National Cash Register is ready to go to work for *you* any time you send for it.



### Prevents

Mistakes  
Losses  
Errors  
Disputes  
Dishonesty

### Promotes

Sales  
Profits  
Efficiency  
Satisfaction  
Honesty

This cashier will work for you for a life-time for \$75.00

## A National Cash Register

will pay you a *bigger profit* than anything in your store.

With the help of a National Cash Register you can tell more about your business when away than you could know *without it*, even when at the store in person.

You can go on your vacation, and when you return the National Cash Register will tell you at a glance the amount of money to be accounted for during your absence. *And you don't have to take any one's word for it.*

If you have a cashier increase her efficiency with a National Cash Register.

National Cash Registers are priced as low as \$15.00. Made in two hundred and fifty different styles and sizes. *You cannot afford to be without one.*

**Remember, we guarantee to furnish a better cash register for less money than any other concern in the world.**

A guarantee that is backed by twenty-five years experience in inventing and manufacturing nothing but National Cash Registers.

Send coupon today for catalog and prices.

## The National Cash Register Company

Main Offices, Broadway and 28th Street,

New York City

Showrooms in all the Principal Cities of the United States and Canada.

**COUPON**  
National Cash Register Company  
Broadway and 28th Street, New York  
Send me booklet with prices, terms, etc.  
Name \_\_\_\_\_  
Address \_\_\_\_\_  
Business \_\_\_\_\_

## Our Most Popular Bonds

We make a specialty of bonds secured by first liens on valuable farm lands. Some of them are tax liens—municipal obligations.

They pay 6 per cent—a higher rate than can now be obtained on any other large class equally well secured.

They are issued in denominations of \$100, \$500 and \$1,000, so they appeal to both small and large investors.

Short time or long time, as you prefer.

We sell a general line of municipal, railroad and other public utility bonds, but we consider these particular bonds the most attractive in the market. They are preferred by a large majority of our customers—people who know about them.

We have written a book about these bonds—a book of unbiased facts and clear information. Every investor, small or large, owes to himself its perusal. The book is free. Simply write us a postal, or send us this coupon. Please do it now.

**Trowbridge & Niver Co.**  
(Established 1893)

Municipal and Corporation Bonds  
First National Bank Bldg. 50 Congress Street  
CHICAGO BOSTON

Gentlemen:—Please send me your new Bond Book, "The World's Greatest Industry."

Name \_\_\_\_\_  
Town \_\_\_\_\_  
State \_\_\_\_\_ 38

The Weekly Financial Review of J. S. Bache & Co., Bankers, 42 Broadway, quoted weekly by the press throughout the United States, will be sent on application to investors interested.

Advice to individual investors given on request.

## An Financing Enterprise

A practical book by Francis Cooper, telling how money is secured for enterprises. Capitalization, prospectus writing, methods of presenting, etc., discussed fully. The only successful work on promotion. Endorsed by best business men. 540 pages. Buckram binding, prepaid \$4. Send for pamphlet and list of business books.

The Ronald Press, Rooms 29-31, 229 Broadway, N.Y.

### SEASONED BONDS

Denver Public Service Corporation Bonds,  
To Yield 5.30%

Earnings 2 1/2 times interest charges on all outstanding bonds. Denomination, \$100, \$250, \$500, \$1,000. Send for circular 202 B.  
CALVIN BULLOCK, Denver, Colo.

## Your Savings

### Facts About Amortization

IN GLANCING at the annual reports of savings-banks and life-insurance companies doing business in New York State you will see the words "amortized value" used in connection with the statement of their bond assets. This means that the process known as amortization has been employed. Despite the fact that it has come into wide use in late years, no operation in connection with investment is so little known. One reason for this is that it is somewhat complicated and very technical. Yet a knowledge of it should be part of the education of every investor.

A simple definition of the word amortization will give a hint of what the process is. It is derived from the Latin words, *ad*, meaning to, and *mortem*, which means death. The French equivalent is *amortissement*, which means the extinction or death of a debt through the application of a sinking-fund. Thus, when applied to bonds, amortization is the reduction of a premium paid for a bond during the life of the bond. It has other applications, too, as you will see later.

Let us take up the case of a bond and see how it works out. If all bonds were bought at par there would be no need of amortization, because the buyer would get back at maturity just what he had paid for the bond. Since many high-class bonds sell at a premium, that is, above par, it is necessary to establish some scientific process by which the premium may be wiped out and at the same time show the investor just what his money is actually earning.

Take, for example, a \$1000 bond which has sold at 106.05, which is at a premium, and which makes the cost \$1060.50. The bond is a five-per-cent bond and has seven years to run. The yield on the investment, which is obtained from the book called Bond Values, is about four per cent. The interest is payable January and July. The par value of the bond is \$1000; it cost \$1060.50 in cash. Hence, at the end of seven years the owner, providing he holds it to maturity, gets only \$1000. Yet, on the book in which he keeps his accounts (and every investor should keep such accounts) the book value of this bond remains \$1060.50, and he must charge off the premium of \$60.50 to profit and loss at maturity. If, however, he had amortized this bond the book value at maturity would be \$1000, which is just what he would receive for his bond. How is this done?

### Charging Off Amortization

Now, to begin with, and to understand amortization, it is first necessary to explain bond yields. As pointed out many times in this department, the yield on a bond is not based on the par value, but on the amount of money that is paid for the bond. In the concrete case being used as an illustration the return to the investor is based on \$1060.50 and not on \$1000, which represents the par value of the bond. Now, this bond is a five-per-cent bond, which means that it pays \$50 in interest each year, or \$25 semi-annually. To the heedless investor this \$50 a year is the yield to him on the investment. In reality it is not. The rate of yield, as already stated, is about four per cent, providing he keeps it to maturity. To reduce this to dollars you simply multiply the actual cost of the bond by the yield basis and you find that for six months the yield in dollars, based on the cost of the bond, is \$21.21, instead of the \$25 which the owner actually receives. The amortization is the difference between the interest paid on the coupon date and the income interest based on yield, which results, in this particular case, in \$3.79. By subtracting it from the book value—the price of the bond—you get the real book value at that interest date. If you repeat this process every interest date you find that by the time the bond matures the book value has been reduced to par, which is what you get for your bond. Thus, your books balance, there is no premium to be charged off to profit and loss, and you have known all along just what your money is earning.

It is easy to understand why banks and life-insurance companies should employ amortization, but the question arises: Why should the average investor, the man

## PENNSYLVANIA RAILROAD

### Bulletin.

### A TRAIN FOR EVERYBODY

Convenience, comfort, time and cost are essential considerations in travel. For the business man, the fastest train with its additional appointments is a necessity. To the tourist traveling for pleasure, or the family, the slower train, with the same comforts and conveniences of first-class railway travel, appeals.

The Pennsylvania Railroad trains between New York and the western cities accommodate all classes.

The busy man uses the "Pennsylvania Special" to and from Chicago because its schedule does not interfere with office work.

The less strenuous traveler, and the family party, will take "The Pennsylvania Limited," the world's standard passenger train, or the "New York and St. Louis Limited," which are just as luxuriously appointed and provide all the comforts and conveniences of home or hotel.

There are also express trains on fast schedules with sleeping cars, dining cars and coaches, between New York, Philadelphia, Baltimore, Washington and Chicago, St. Louis, Cincinnati and Cleveland, which leave at convenient hours and provide high grade accommodations.

The dining car service of the Pennsylvania Railroad has been long and favorably known for its excellence.

The Pennsylvania Route to and from Chicago offers exceptional advantages to the visitor to the Alaska-Yukon-Pacific Exposition at Seattle.

For tickets, time tables, rates of fare and Pullman reservations, address GEO. W. BOYD, G. P. A., Philadelphia; SAMUEL MOODY, G. P. A., Pittsburgh, or any ticket agent of the Pennsylvania Railroad or Pennsylvania Lines.

### BONDS

**If You Have a Few Hundred**

dollars to invest you can put it in one of our Municipal or Corporation Bonds which net you safely 4% to 5 1/2%. We have a selected list of bonds in various denominations. Terms to suit the purchaser's convenience.

Whether you are familiar with securities or not—you should send for our valuable book "Bonds and How to Buy Them." It tells you those things about investments everyone should know.

This book and circular of our present offerings sent on request.

**OTIS AND HOUGH**  
INVESTMENT BANKERS  
200 CUYAHOGA BLDG.  
CLEVELAND.

**Don't Speculate—Invest**

in the safest of all known securities,  
**City, County and School Bonds**

**%—4—5—6—%**

Sold for cash or on easy monthly payments. Your principal is safe, your interest sure, and your investment readily convertible into cash any time. Whether you have large or small amounts to invest, write us. Booklet, etc., FREE.

**THE NEW FIRST NATIONAL BANK**  
Dept. H, Columbus, Ohio

## 5% and SAFETY

The best known security—selected mortgages on New York and Suburban Real Estate—protect savings deposits entrusted to our care while they earn 5% per annum for full time left with us. The certificate plan our Company has devised enables savings accounts to be carried with us by mail, safely and conveniently.

Our business, established 16 years, is conducted under supervision of New York Banking Department, and our record is open to public examination in their files and at our place of business.

Assets \$1,900,000  
Surplus and Profits, \$138,000  
Write for booklet and full particulars.  
Industrial Savings and Loan Co.  
1 Times Bldg., 42nd St. and Broadway, New York

**THE BRONCHO FELT HAT**—The kind our Texas cowboys wear; fine quality felt, light tan color, with richly Mexican carved leather band, very picturesque; a regular five dollar hat made and sold by us exclusively, direct to the consumer. Special price \$3.00, express prepaid. Order today. State size. Satisfaction guaranteed or your money back. Address, Houston Hat Co., Houston, Texas

**POWER In The A. B. C. AUTO**

Power to go up the steepest hills or run at 30 miles an hour. Yet Simple, Practical, Safe and Durable. Easy to operate—no complicated repairs. The most perfect type of reliable, low-priced automobile, 16 to 35 h. p.; air or water cooled engine; 2, 3, or 4 passenger bodies. Write today for FREE Catalogue. Address A. B. C. Motor Vehicle Mfg. Co., 3921 Morgan St., St. Louis, Mo.

**PARIS GARTERS**

They fit so well you forget they're there

A necessity with Knee-Drawers  
No metal can touch you

Sold Everywhere  
A. STEIN & CO., 159 Center Ave., Chicago

You need them the year round  
**25-50¢**





### Cleans Everything and Everywhere.

The vacuum cleaner for the home has proved such a valuable aid to housekeepers—it has become so popular that a number of hurriedly-made, poorly constructed machines have been rushed onto the market.

The idea is right. Vacuum cleaners are one of the greatest advantages perfected in years and they have come to stay. The point is to get a cleaner that will clean.

### THE CYCLONE VACUUM CLEANER

has gone through the experimental stage. It is built on scientific principles that have been tried and proven in thousands of homes. The Cyclone has no springs—Large valves make easy running. Dust separator can be emptied in half the time of any other. Simple construction means nothing to get out of order.

Be sure to get the Cyclone—the machine that works, the machine that is made for the home and at a home price. Write for free book.

**The Cyclone Vacuum Cleaner Co.**  
102-112 Blaisdell Ave., Bradford, Pa.  
Agents wanted—write for unoccupied territory.

### See 4-in. Letters ½ Mile Away

At a half-mile distance, through the ordinary field glass not one man in twenty could make out letters 4 inches high. Yet, through the Perplex Prism Binocular, those same letters loom up so distinctly and clearly that anyone could read them at even greater distance.

### Perplex Prism Binocular

"Masterpiece of Optical Mechanism"

With the Perplex the field of view at one mile is 607 feet in diameter and it is as brightly lighted from edge to edge as the center of the field of an old style field glass. Can be cleaned by anyone, anywhere. Sold by Opticians, Jewelers, Marine Supply and Sporting Goods dealers, or direct by mail.

**Catalog Sent Free**  
**AMERICAN THERMO-WARE COMPANY**  
Sole American Distributors  
15 Warren St., New York

### Moving Picture Machines

**Stereopticons**

You Can Make BIG MONEY Entertaining the Public. Nothing affords better opportunities for men with small capital. We start you, furnishing complete outfit and explicit instructions at a surprisingly low cost.

**THE FIELD IS LARGE**, comprising the regular theatre and lecture circuit, also local fields in Churches, Public Schools, Lodges and General Public Gatherings. Our Entertainment Supply Catalogue fully explains special offer. Sent Free. Chicago Projecting Co., 235 Dearborn Street, Dept. L, Chicago

who buys one bond, bother with such a complicated process? Here is the reason. Take once more the same bond that is being used as an example. You will recall that this bond cost \$1060.50 and that the owner gets \$50 a year in interest. If he knew nothing about amortization he might spend all of this interest each year under the belief that it is his return on the investment. By doing so, in reality he is spending a part of his principal, because he gets only \$1000 for the bond at maturity, and it cost him \$60.50 in excess of this. In order to equalize this excess he should only spend what his money actually earns and set aside the amortization on each interest date. The amortization could be put in a savings-bank and earn money all the time. Then, when the bond matures, the owner will have spent only the actual income and will have enough money put aside to offset the premium on his books. This may seem a small matter on one bond, but in investment every dollar is worth reckoning with. When the investor gets into the amortization habit on his first bond he is likely to retain it when he has a hundred.

Amortization reversed is practiced when the bond is bought at a discount—that is, below par. Then it is a process of accumulation rather than reduction. The book value works up to par, whereas, in the case where a premium is paid, the book value works down to par.

### Amortization of Trust Funds

Amortization has come to the aid of life-insurance companies. Take the case in New York State. Formerly the companies were compelled to base their annual statements of bond assets on the market value of the bonds on the day the reports were made. After the panic of 1907 there was such a depression in bond values that the reports of some of the smaller companies made them technically insolvent when, in reality, they were solvent. In order to eliminate this condition a bill was passed by the legislature permitting the companies to give the amortized value, which is a perfectly fair statement of income and book value. In the case of life-insurance companies amortization is a matter of bookkeeping pure and simple. But it is very essential and very important.

A similar law requiring amortized bond values was passed for the benefit of the savings-banks of New York State. The savings-banks, however, are required to give a report based on market values, too.

The advantage of amortization to the savings-bank depositor is that it gives the true earning power of the institution over a period of six months. The semi-annual dividend is based on this earning power. If the dividend is made on a false earning power there are liable to be serious results for the bank and the depositor.

Amortization also enters into the distribution of funds under a trusteeship, notably when one man is left the income from bonds and another man is left the principal. If the bonds are bought at a premium the amortization is set aside on each interest date. Then when the bonds come due the man who inherits the principal gets the full purchase price, including premium, while the other man has only received the actual earned income. If, on the other hand, the man who inherited the income had received the full cash interest each coupon date, the estate would have been depleted by the amount of the premium.

A more picturesque and possibly even more constructive application of amortization is to loans on real-estate mortgages. It is known as the amortization loan and is the most common form of loan today in Europe. Efforts are being made to introduce it into the United States.

Amortization loans are loans that enable the borrower to pay off the principal while he is paying interest. The loan may run for ten years or for sixty years. In this way the safety of the mortgage investment is increased, especially when bonds are issued against the mortgage. By giving the farmer or the man who works for a wage the advantages of amortization loans you eliminate one of the great tragedies of borrowing, namely, the loss from foreclosure, which often wipes out the savings of years.

The world's greatest dealer in amortization loans is the Crédit Foncier in France, which has more than \$600,000,000 in loans of this kind.

Elaborate tables have been prepared showing how the borrower can pay off his

# Amatite

## THE GREAT AMERICAN ROOFING

**Mineral Surfaced  
Needs No Painting  
Fire Retardent  
Durable and Lasting  
Anyone Can Lay It—  
ALL YOU NEED IS A  
HAMMER**

**THE** quality, the price, the ease with which it can be laid, the fact that it requires no painting, its adaptability for any climate, have made Amatite "The Great American Ready Roofing."

We have never stood still under any belief that Amatite was as good as it could be made—or "good enough." Our aim has always been *Perfection*, and while working towards that goal we have striven to make Amatite *leader* over all kinds of ready roofings.

Nothing short of that has ever satisfied us.

The qualities which have brought such phenomenal success to Amatite are the qualities which are peculiar to Amatite *alone*, and these are no secret.

That which makes Amatite the best wearing and most waterproof roofing is the liberal use of that time tested and absolutely supreme waterproofing material—*Coal Tar Pitch*.

Nothing has been discovered or made that equals it for keeping out the water.

With two layers of coal tar pitch as the foundation, interlaid between layers of wool felt—we add a top finish of *real mineral matter*—a combination for a ready roofing that cannot be excelled.

These may seem extravagant statements, but we "stand by the goods" and behind them, and an easy way to settle all doubt in your mind is to write for a sample and test it yourself.

Any one of the offices mentioned below will gladly send a free sample and booklet upon request.

**BARRETT MANUFACTURING CO.**  
New York    Chicago    Philadelphia    Boston    Cincinnati    Minneapolis  
Cleveland    St. Louis    Pittsburgh    New Orleans    Kansas City

## Surbrug's ARCADIA Mixture

Its aromatic delicacy will surprise you.

It is the most perfect blend of tobacco you ever put in your pipe—the highest class—it stands all by itself, the KING of mixtures.

A tobacco that your women folks will like to have you smoke at home—you may never have known the luxury of a pipe smoke before.

Send 10 Cents for sample which will convince.

**THE SURBRUG CO., 132 Reade St., New York**

Perfect Comfort for Man and Horse

### Whitman Saddle

Used by the best riders of all countries, invented thirty years ago and improved every year since: ideal for gentleman or lady rider and a scientific fit for the mount. Illustrated catalogue and everything from "Saddles to Spurs."

Free—describing the several styles of Whitman Saddles and everything from "Saddles to Spurs."

Mellbach Saddle Company, 106-E Chambers Street, New York City

### STALL'S BOOKS

Belt the Globe. 8 Pure Books on Avoided Subjects—Unrivaled—20 Languages. Table of Contents free.

Young Boy	Young Girl
Young Man	Young Woman
Young Husband	Young Wife
Man of 45	Woman of 45

\$1 each, post free. Vir Publishing Co.  
144 Church Bldg., 15th and Race Streets, Philadelphia, Pa.

## It's my treat —so write

To the readers of The Saturday Evening Post I will send free, a generous sample package of my Swiss Style Milk Chocolates—if you send me a dime to cover the cost of packing and postage.

This gift package is a fac-simile of the regular size ones—in the rich golden boxes, daintily tied with red satin ribbon.

## Johnston's Swiss Style Milk Chocolate Creams

The utmost in a milk chocolate today. The very creamiest—purest and ever delicious.

Never over-sweet or insipid, a perfect uniform flavor—new—different and more enticing than found in ordinary Milk Creams.

You don't know how much you miss until you have tasted some.

The handsome golden ribbon tied boxes that I pack them in reflects the dainty contents—they come in 30c, 40c, 50c, 60c and 80c sizes.

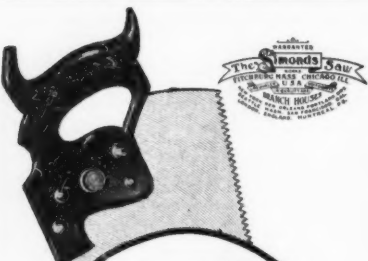
Besides these exquisite Swiss Style Milk Chocolates I make also Dutch Bitter Sweets and White Cherries in Maraschino, Chocolate Dipped—two other delicious confections.

I will send a sample package of either on receipt of 10c—when you send the dime state which candy you prefer—address me

**Johnston**  
Dept. S  
Milwaukee, Wis.



Established 1847



Every quality  
you seek in a saw—  
perfect "hang" or balance,  
tough, flexible blade, sharp,  
edge-holding teeth that cut clean-  
and-easily without frequent setting  
or filing—all these are guaranteed  
by the Simonds trademark etched on

## SIMONDS SAWS

That trademark is a guide and safeguard in purchasing—it insures the utmost in value and service.

Simonds Saws are sold by most dealers. If not by yours, send us his name and we will see that you are supplied.

Write for "Simonds Guide"—mailed free.

**Simonds Mfg. Co.**  
Fitchburg, Mass.  
Chicago New York San Francisco  
New Orleans Portland  
Seattle

loan over various periods of years. Assume that a farmer wants to borrow \$2500, using American money instead of francs. He is thrifty and he can afford to pay \$300 a year. If he makes his loan for ten years and pays it off at the rate of 12.528 per cent, or \$313.14 a year, he can have his property free and clear at the end of the ten years.

A special effort has been made to introduce the amortization loan among American farmers, to whom it is especially applicable. The principal benefit of this kind of loan to the farmer is that it makes the debt repayable in the same manner that the profit is made on the land, namely, in small annual installments. The present and common system of making loans for a definite period, and demanding payment of the entire loan at the end of that period, is at best an uneconomical one, because the farmers do not all get their money in that way, and because the period of the loan is too short. The average time it takes a farmer to pay the average debt is estimated to be between eleven and fifteen years. To make him pay the entire debt at the end of five years, the usual duration of a mortgage, often forces him to borrow the money elsewhere.

One example will show how the amortization loan aids the farmer. Let us say he borrows \$1000 for twenty years. The interest is six per cent, but he wants to make an annual payment on the principal, too. Let him make the annual payment \$87.18, which includes \$60 interest. When the time for the second payment comes around the principal has been reduced by \$27.18 and becomes \$972.82. The next annual payment of \$87.18 is divided as follows: \$58.37 in interest and \$28.81 toward the reduction of the debt. The principal now has become \$944.01. This rate of payment could be continued for twenty years, when, at the time the last payment arrives, the debt is reduced to \$82.24, which is wiped out by the final annual installment for the odd amount.

What has the farmer saved by this? On a straight \$1000 loan at six per cent for twenty years he would have paid \$1200 in interest and he would still owe the principal of \$1000, making the total cost \$2200. On an amortization loan as just described he would have paid out just \$1738.66, which means a saving of \$461.34.

The principal objection to amortization loans in this country is that the lenders do not want their money returned in small installments.

## THE VOICE IN THE RICE

(Continued from Page 19)

look upon him as a very noble, righteous, puritanical sort of hero. But what do we say of persons who leave this country because the conditions are impossible? We say traitor, faint-heart, polecat. As a matter of fact, we are all descended from people who fled from the intolerable. Why more of us haven't inherited the sense to do likewise I don't know. But then I have no vote. I will send you the copy of the Man Without a Country the next time I go to town. Mr. Blum got up just now, moved to the shady side of the scarecrow and lay down again. If you went to England to live Mr. Blum would say that you were a traitor.

Now the third thing that happened that week was this:

I was lying upon my back, just like Mr. Blum, but for a different reason. I had read a whole book through, a novel dealing with New York society, and I was determined to sleep it off at once. I was dozing probably—and then waked widely. There were two voices in the garden. I leaped to the window and looked out through the shutters, but the voices came from close to the house wall to the left. Very cautiously I pushed the shutters open and thrust my head out inch by inch. My heart thumped like a trunk falling downstairs. But the owners of the voices were under the little porch, hidden by the sheets of yellow roses, and as I must have caught the gist of what was being said had I stayed longer it seemed necessary to close the shutters and go back to bed.

Presently the voices went into the house.

(TO BE CONTINUED)

## Alone in Accuracy

There is just one speed indicator—The Warner Auto-Meter—which is so sensitive—so supremely accurate that it correctly registers the speed of an Automobile when pushed by hand on the garage floor, and every variation of speed up to 100 miles per hour.

All other indicators fail to register any speed whatever under 5 to 10 miles per hour. After a few months' use, wear of delicate cams multiplied dozens of times through the indicating hand, renders them so grossly inaccurate that they are worse than useless. The cheapest alarm clock is a marvel of accuracy by comparison.

Difference in principles is responsible for this difference in results. There are but two principles adapted for speed indication—Magnetic induction and Centrifugal.

The Warner Auto-Meter alone is made on the magnetic induction principle, the only principle which permits of absolute accuracy and almost everlasting durability in the same instrument.



## THE WARNER AUTO-METER

Guaranteed Absolutely Accurate

The Auto-Meter is so sensitive that it registers the slightest forward movement of the car. The speed dial is always steady and readable. Speed alone moves it. It is so durably built that practical tests have shown that the Auto-Meter will endure a MILLION MILES of the roughest kind of jolting without showing appreciable wear, and still accurately register speed within 10 feet to the mile. \* \* \*

The Auto-Meter is built like an expensive Chronometer. It has but two moving parts. These revolve. There is no sliding friction. The bearings are sapphire jewels and imported Hoffman Balls. Every part must test accurately to 1-1000 of an inch.

or it is thrown out. Such bearings will practically last a lifetime without wear.

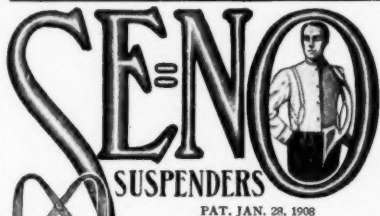
The Auto-Meter, because made on the only correct principle, is unvaryingly accurate year in and year out and so durable that it will outlast a dozen cars.

No centrifugal instrument—though the price may be the same—can be considered in the same class, any more than a \$1 watch can be classed with a \$200 Chronometer. \* \* \*

We want every automobile owner to know the comparative tests which will enable him to prove the truth of every claim we have made. We have put these in a book which will be sent for the asking to anyone who writes. In your own interest, buy no speed indicator of any kind until you know. To buy the wrong instrument is to waste your money.

## The Warner Instrument Co.

Factory and Main Offices: 477 Wheeler Ave., Beloit, Wis.  
New York, 1902 Broadway  
Pittsburg, 3432 Forbes St.  
Cleveland, 2062 Euclid Ave.  
Detroit, 239 Jefferson Ave.  
Cincinnati, 122 E. Seventh St.  
St. Louis, 3923 Olive St.  
Boston, 926 Boylston St.  
Buffalo, 732 Main St.  
Chicago, 1502 Michigan Ave.  
Seattle, 914 E. Pike St.  
Indianapolis, 330 1/2 N. Illinois St.  
Philadelphia, 303 North Broad St.  
San Francisco, 550 Golden Gate Ave.  
Los Angeles, 1212 S. Main St.



SUSPENDERS

PAT. JAN. 28, 1908

### WORN UNDER THE SHIRT

are the kind that DON'T SHOW and enable you to forget you are wearing Suspenders. They fasten to trousers hip buttons, affording perfect support without injury to any garment. Different from and superior to any other invisible suspender because they adjust themselves to every movement of the body; this action distributes the strain equally, eliminating pull on the shoulders and buttocks, insuring absolute comfort.

Refuse substitutes; costs no more to wear the best; the genuine are stamped "SE-NO" on buckle, 50 cents at all good shops, or of us by mail postpaid. Give dealer's name.

EAGLE SUSPENDER CO., 1210 Race St., Philadelphia  
Makers of "Eagle" Suspenders, Belts, "Faultless" Garters.

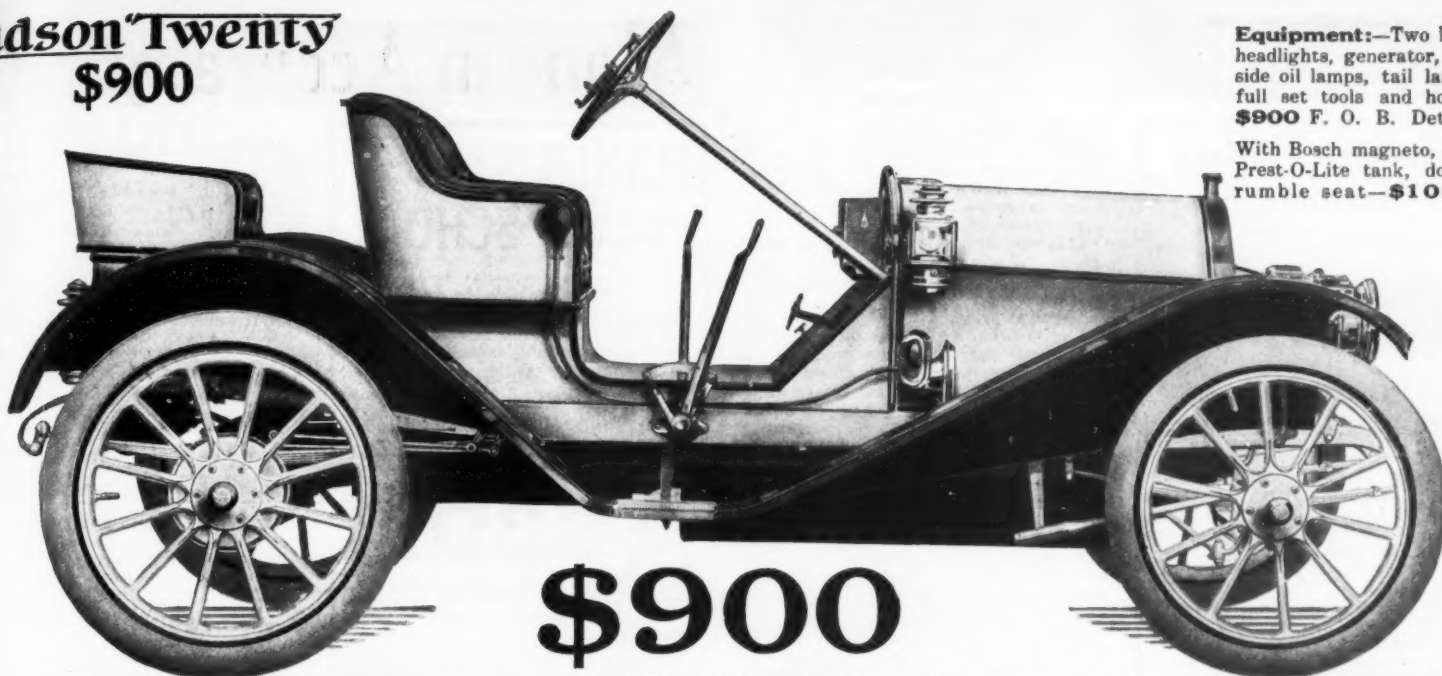
**CALOX**  
The OXYGEN Tooth Powder  
Prevents Decay  
Dentists advise its use  
All Druggists, 25 Cents  
Trial Size Can and Booklet sent on receipt of Five Cents  
McKesson & Robbins, 91-97 Fulton St., New York.

**6% First Mtg. Profit Sharing  
GOLD BONDS**  
Secured by real estate valued at three times total Bond issue. WRITE FOR PARTICULARS.  
BERRY REALTY CO., 47 West 17th St., New York

**ALAMO** Hammock  
Couch  
Comfort  
"The Hammock of today."  
Do not buy a hammock until you see the "Alamo." Nothing like it—nothing so good. A luxurious couch and hammock combined—does not sag—light in weight, yet strong enough to hold a dozen. For healthful outdoor life or restful indoor use.  
The "Alamo, Jr."—a baby hammock-crib—light in weight—easily moved.  
Write for free booklet and name of dealer.  
**ATLAS BELTING COMPANY**  
148 Lake Street, Chicago.



## Hudson "Twenty" \$900



**Equipment:**—Two large headlights, generator, two side oil lamps, tail lamps, full set tools and horn—**\$900 F. O. B. Detroit.**

With Bosch magneto, top, Prest-O-Lite tank, double rumble seat—**\$1050.**

# \$900

## Strong—Speedy—Roomy—Stylish

There have been many low priced cars, but never one so big, strong, speedy and good looking as this one. In the Hudson "Twenty" you get the best automobile value ever offered for less than \$1000. In this car you find that something called *class*—that something which other cars at or near this price have lacked.

Most low priced cars have been too small. In the Hudson "Twenty" you get a *big* car. Note the long wheel base—100 inches. Note the big, strong wheels, the large radiator, big hood, staunch, clean-made frame.

This car looks a big car. It is a big car. Other cars selling under \$1,000 have not been roomy. One felt cramped after riding in them. The Hudson "Twenty" has ample leg room. There is no Roadster made, regardless of price, that affords more comfort to those who ride in it. From the front seat to the dash there is a space of 31 inches.

Designers of other cars selling around the price of the Hudson "Twenty" have not seemed to realize that it is as easy to make a *good looking* car as it is to make another kind.

Here is a car that is good looking. It is big and racy looking. Note the graceful and harmonious lines. Observe the sweep of the fenders and the frame. There is no car with better lines. None from this standpoint more satisfying.

A man who can afford a half dozen cars will enjoy the Hudson "Twenty" as well as the man who can own but one.

Judged by every mechanical and engineering standard this car is thoroughly up-to-date without embodying any experimental features. It is a car that looks and acts like the more expensive. It is big, roomy, stylish, satisfying.

### Some High Grade Features

The Hudson "Twenty" has a sliding gear transmission, selective type, three speeds forward and reverse, such as you find on the Packard, Peerless, Pierce, Lozier and other high grade cars. Most other low-priced cars do not have this type of transmission.

#### All the Power You Need

The motor is vertical, four cylinder, four cycle, water cooled, known as the Renault type. And Renault motors are the pride of France.

The Hudson "Twenty" motor develops all the power you can want. Any Hudson "Twenty" will do 50 miles an hour. On the Grosse Pointe race track one of them has been driven a mile a minute.

The frame of the Hudson "Twenty" is of the best open hearth stock. It is 3½" x 1½" section, accurately and carefully

riveted together with hot rivets, and braced against all possible strains. Our frames are made by the Hydraulic Pressed Steel Company of Detroit, the company which makes frames also for the high-priced Stearns cars.

#### Single Piece I-Beam Axle

The front axle is a one piece drop-forged I-beam section, of the best grade of open hearth steel, carefully heat treated. The Peerless, Pierce, Matheson, Lozier and other high grade cars use drop forged front axles.

The rear axle is of the semi-floating type, shaft-driven, proved out by a score of makers.

#### Perfect Comfort Here

There is more rake to the steering post than is found on the average car. This

allows the driver a comfortable position. The generous diameter of the steering wheel makes the car easy to handle.

The springs are of special steel, semi-elliptic in front, and three-quarter-elliptic in the rear, such as you find in the Renault, Chalmers-Detroit, Pierce and others.

Lubrication is of the pump circulated, constant splash system, which has proved so satisfactory on the Oldsmobile, Chalmers-Detroit and other highly successful cars.

The body is composed of the best grade of ash, carefully placed and securely bolted to the frame. The seats are large and roomy and well upholstered.

#### It Pleases the Eye

In color the "Twenty" is a rich maroon, with mouldings and edges of bonnet striped in black. Leather is blue black. Fenders, fender irons, pedals, and top irons are enameled black. The radiator, steering column, side lamp brackets, hub caps, and side control levers are of brass. Steps are aluminum.

The tires are 32"x3" in front and 32"x3½" in the rear. The crank shaft has a tensile strength of 100,000 pounds; the clutch is leather faced, cone type; the clearance is 12½ inches under the steering knuckles.

Worm and segment type steering gear, with extra large bearings, is used, and the control is of the accepted standard sort, shifted by lever on the right hand side.

#### Fulfills Every Demand

The Hudson "Twenty" not only looks like the more expensive cars, but it *acts* like them too.

It can go faster than most careful drivers want to ride, it can climb all of the hills, and stand up on all sorts of roads, and it will do this work on a small amount of gasoline, and at a low cost of repairs and tires.

The Hudson "Twenty" is the ideal car at the price. It leaves nothing to be desired.

Nothing experimental about it. Nothing untried.

The "Twenty" has been recognized by the Association of Licensed Automobile Manufacturers. It is the only four cylinder licensed car selling for less than \$1,000.

Deliveries will begin in July, and orders will be filled in rotation as received. Please wire or write for catalog and name of nearest dealer.

#### The Men Behind the Hudson

**J. L. Hudson, President**—Mr. Hudson is a leading, conservative business man and capitalist of Detroit.

**Hugh Chalmers, Vice President**—Mr. Chalmers is president of the Chalmers-Detroit Motor Company. He was formerly vice-president and general manager of the National Cash Register Company.

**R. B. Jackson, Treasurer and General Manager**—Mr. Jackson is a mechanical engineer. He was factory manager of the Olds Motor Works from 1903 to 1907.

**Geo. W. Dunham, Chief Engineer and Designer**—Mr. Dunham was chief engineer of the American Motor Carriage Company from 1901 to 1904. In the latter year he became associated with the Olds Motor Works in a designing capacity. He was chief engineer of the Olds Motor Works from early in 1907 until March 1st, 1909. Mr. Dunham's success in the past as a designer of high-grade motor cars that gave satisfaction to their owners is the best proof that the Hudson "Twenty" will give satisfaction.

**R. D. Chapin, Secretary**—Mr. Chapin is treasurer and general manager of the Chalmers-Detroit Motor Company.

**H. E. Coffin, Vice President and Chief Engineer** of the Chalmers-Detroit Motor Company, is a member of the board of directors.

## Hudson Motor Car Company, Detroit, Michigan

(Members A. L. A. M.)

**Hudson Motor Car Company**  
Detroit, Mich.

Please send me catalog and name of nearest dealer

Name .....

Address .....

City..... State.....

## SCHOOLS &amp; COLLEGES

## Tennessee Military Institute

Sweetwater, Tenn.



On main line of Southern Ry., in mountains of East Tennessee—the Switzerland of America. Delightful climate. Outdoor exercise. Health record perfect. Thorough work. Small classes. Individual instruction. Safe, healthful recreation in mountains. Encampments, cavalry trips, practice marches. Manly athletics. Fine athletic field. New buildings. Modern equipment. Steam heat, electric lights, pure spring water in every room. Hot and cold shower baths. Cadets from 35 States, Connecticut to Texas, Pennsylvania to California. Prepares for college, government academies or business. **Terms \$300.** Illustrated catalogue free. Address

Col. O. C. HULVEY, Superintendent.

## Summer School

Are you unemployed? or dissatisfied with your present position? or get very low wages and see no prospect of advancement? If so

**Eastman**  
Can Help You

A course in this most widely known business school will give you a thorough business training and qualify you to

## Increase Your Salary

Bookkeeping, Shorthand, Typewriting, Penmanship, Civil Service and Academic Departments. Telegraph and Railroad Work also successfully taught. More than 1,000 young men and women trained and placed in paying positions each year. Write for FREE prospectus to

CLEMENT C. GAINES, M.A., B.L., President, Box 700, Poughkeepsie, N.Y.

## BEFORE DECIDING

Where to Attend School

Send for Catalog of Valparaiso University, Indiana (Accredited)

One of the Largest Universities and Training Schools in the United States.

25 Departments Excellent Equipments  
176 Instructors School the Entire Year

Students may enter at any time and select their studies from any, or from many of the following

DEPARTMENTS: Preparatory, Teachers', Kindergarten, Primary, Pedagogy, Manual Training, Scientific, Classical, Higher English, Civil Engineering, German, French, Spanish, Italian, Law, Pharmacy, Medical, Dental, Elocution and Oratory, Music, Fine Art, Commercial, Penmanship, Phonography and Typewriting, Review.

The Expenses Are Made So Low that anyone can meet them. Tuition, \$15 per quarter of 12 weeks. Board and furnished room, \$1.75 to \$2.25 per week.

Catalog giving full particulars mailed free. Address, H. B. BROWN, President, or O. P. KINSEY, Vice-President. Thirty-Seventh Year Will Open September 21st, 1909.

## MONTCLAIR ACADEMY

Military Organization. West Point Commandant.

Twenty-third year under present Headmaster. A College Preparatory School with modern equipment, including swimming pool. Parents with sons to educate will be vitally interested in a little book by the Headmaster, entitled "Your Boy and Our School." It explains our wonderfully successful plan of individual assistance. Mailed with our Catalogue for 1909, upon request.

JOHN G. MACVICAR, A. M., 35 Walden Place, Montclair, N. J.

## Bliss Electrical School

75 Takoma Avenue, Washington, D. C.

Offers a theoretical and practical course in ELECTRICITY, complete in one year. Students actually construct Dynamos, Motors, etc. Graduates hold good positions in electrical industries. 17th year opens September 22. Send for Catalog.

## THE POLICY OF THE HOUSE

(Continued from Page 4)

In two years this policy-maker transformed the original process into a fine going business with immense possibilities for future growth, while the effect of his policy extended far beyond the business thus established.

The elements of sound business policy are not many. Foresight, honesty, stability and simplicity tell virtually the whole story.

Foresight first, because today's sales and production really rest on yesterday's energy and planning. Not every one in business understands this. Those who do have large advantages. The man without foresight looks upon business as a tree, from which he ought to pick ripe fruit today. He will do it with a crooked faro outfit if there is no other way, and so we have the "privilege" artist, who is by no means confined to the circus world. The born policy-maker, however, looks upon business as a twig, and is content to know that this afternoon he bent it at an angle that will yield fruit five years from now.

The first vice-president of a growing corporation was told by wire to hurry to Chicago and establish a branch factory. What the company had in mind was a cheap building, at rental. But the first vice thought here was a chance to do something really big and fine. Looking over Chicago he saw that business was crowded into the loop formed by its elevated roads. The loop was full, like a bowl. When you pour, pour, pour water into a bowl that is already full it runs over at the lowest part. The lowest part of Chicago, in the real-estate sense, was Wabash Avenue. The first vice felt that he might as well build on that thoroughfare, paid fifty thousand dollars for a site far down among the gin-mills, and went home to report. When the directors heard that a hundred thousand dollars more would be needed for a building they were indignant. The first vice offered to pledge his own stock in the company as a guaranty against loss on the land. Finally the directors sent him back with Sweeney, their local architect. Sweeney came home more enthusiastic than the first vice. His report made a weighty impression on the directors. Sweeney began drawing plans for the factory, and then the first vice made a mortal enemy of him, temporarily.

"Sweeney is a first-class man here at home," he said. "But for this Chicago branch I want a Chicago architect."

## When the Fruit Begins to Turn

Eventually he got this, too. When that building was finished it had cost two hundred and twenty-five thousand dollars. But there was more space for the company than could have been secured in a rented building. Five floors above yielded rents that paid all expenses. Moreover, the foundations had been laid for adding floors as the neighborhood grew into a business center, making a fourteen-story building. In five years the Chicago business of the company has grown larger than the home business was when this project was evolved, and today the site alone is worth one hundred and fifty thousand dollars.

In contrast there is a type of executive who, lacking perspective, embarks on elaborate plans with slight conceptions of cost or any definite notion where he is going. Some morning a mass of bills frightens his directors, and he is pulled up just about the time fruit ought to be turning color. When business lacks foresight something is continually happening to the steering gear or sparking apparatus, and directors are always crawling underneath to tinker.

In the matter of honesty, fair dealing with the public is common enough, and a very little conscience spread over a number of years will yield magnificent returns. What being honest in this way comes to is shown by the reputation of a certain old mercantile house in the East, founded by a merchant so conscientious that, though he has been dead a generation, his name is still synonymous in that city for square-dealing. People say, as an assurance: "You can depend on this—it's strictly on the John P."

But there is another sort of honesty more difficult to practice as policy—square-dealing with one's self and the house.

## SCHOOLS &amp; COLLEGES

## MANLIUS

Wm. Verbeck, A. M. President

Saint John's School Verbeck Hall

MANLIUS, N. Y.

Preparation for college and for life. Engineering course. Designated by the War Department as "Distinguished Institution," 1904, 1905, 1906, 1907, 1908.

## ABBOTT

A School for Boys FARMINGTON, MAINE

Offers the natural attractiveness of the Rangeley Lake Region, the comforts of a city home, the quiet surroundings of an educational village—no manufacturing. Private Pullman car to and from Boston. A modern, well-equipped school preparing for college, scientific schools and business. Address GEORGE DUDLEY CHURCH, Headmaster

## ST. JOHN'S MILITARY ACADEMY

St. John's is famous for the esprit of its students and the loyalty of its graduates. It has won a national reputation for the thoroughness of its scholastic work, the excellence of its military instruction and the perfection of its physical training. It is rated by the Government as a military school of the "A" or first class. Its equipment is unexcelled. Address St. John's Military Academy (File AA) Delafield, Waukesha Co., Wis. CHICAGO OFFICE—1515 Masonic Temple.

CONNECTICUT, Brookfield Center.

## IS YOUR YOUNG SON

to go to boarding school? There is a successful one founded thirty-four years ago by the master who still conducts it. Every year good boys are turned from its doors for lack of room. You may not be able to enter your son this year, but you will be glad to read the book written by the master about its discipline, its home life, its method, or to visit it in person. School days influence all the life of the man. Your dearest hopes of your son's immediate future may find realization in this school.

## The Curtis School for Young Boys

The boys number thirty, from ten to sixteen years; no NEW boy received after he has reached his fourteenth birthday. Each boy has a separate room.

The price for one school year is \$600.

FREDERICK S. CURTIS (Yale), Master

## Mount Ida School

## FOR GIRLS

On the Summit of Mt. Ida. Located only 6 miles from Boston, our students can enjoy the privileges of the city in Music, Art, Culture, and yet have outdoor life in the most charming residential suburb of New England. Advanced, elective, and general courses. College Certificate. Domestic Science, Gymnasium, Resident Nurse. Illustrated Year Book 72 Summit Street NEWTON, MASS.

## BRENAU

FOR YOUNG LADIES

350 BOARDERS—representing 28 states. All standard courses. Unusual advantages in music, art and oratory. 35 teachers with American and European Training. Healthful climate in Piedmont region of the South, near Atlanta. 22 Buildings including chapter houses for sororities. Campus recently enlarged to 75 acres. Gymnasium and athletic field. Expenses \$300 to \$500. Summer School June 24th. Chautauqua July 4th to August 5th. Address P. O. Box 113 for Catalog.

## KYLE INSTITUTE

FLUSHING, L. I.

Boarding School for Boys

Prepares for Business and College. Gymnasium, Swimming Pool, Baseball Field. Camp on School Grounds near Flushing Bay. Unsurpassed advantages in German. Terms, \$425.00 school year; \$500.00 for entire year. Summer School, \$75.00.

DR. PAUL KYLE, Principal, Box 507

## University Military Academy

A HOME SCHOOL FOR 30 BOYS

Sixteenth year. New buildings in park of 20 acres near State University. Individual instruction and supervision. Thorough preparation for Yale, Harvard, West Point or business. Catalogue accepted. Calendar upon application. Those addressing Sec'y, COL. JOHN B. WELCH, A. M., Prin., Columbia, Mo.

## Franklin and Marshall Academy

Lancaster, Pa. Founded 1787. Healthful location. Enters about 40 boys to Colleges each year. No smoking. Library, 55,000 volumes. New \$100,000 building. Ample grounds, gymnasium, athletic field. Terms from \$300 to \$350 a year. Catalogue, T. G. HELM and E. M. HARTMAN, Principals.

## Detroit University School

Preparatory and Manual Training School for Boys. New buildings, dormitory, shops, laboratories, gymnasium, swimming pool, athletic field. Exceptionally strong faculty. College certificates accepted. Calendar upon application. Those addressing Sec'y, 12 Elmwood Ave., Detroit, Mich., will receive illustrated book.

## Rawlins Institute For Young Ladies

College preparatory, also special one and two year courses for high school graduates. Music, Art, Expression and Physical Culture. Terms \$200. 52d year opens Sept. 22d. For catalogue address HENRY WISE TRIBLE, Pres.

## A French Family School for Girls

MADAME MARTY

112 Boulevard Raspail, Paris, France Best American references. For circulars apply 576 Western Av., Albany, N.Y.

## CHRISTIAN COLLEGE For Young Women

Columbia, Mo. 39th year. Located in "the Athens of the Southwest." 25 college-trained, experienced instructors. 4 large, modern buildings. 20 acre campus for outdoor sports. Certificate admits to Eastern Colleges. For year book address MRS. LUELLA WILCOX ST. CLAIR, Pres.

## SHENANDOAH COLLEGIATE INSTITUTE AND SCHOOL OF MUSIC

(Near Washington, D. C.) Co-educational. Full college preparatory and a broad variety of musical courses, including pipe organ and orchestra. Certificate admits to University of Virginia and other colleges. Terms: \$150 to \$200, including board and tuition. Address B. O. L., Box 150, Dayton, Va.

## KEYSTONE ACADEMY

Factoryville, Pennsylvania. Co-educational. Endowed school, \$240 per year. Prepares for all colleges. Commercial courses. Strong Departments in Piano and Vocal music. Large campus, lake front, athletic field. Location in a village of refined homes. No factories. Catalogue, J. LOREN FASSETT, A. B., Principal, Box E.

## ITHACA HIGH SCHOOL

Prepares for any College and for Business. Has prepared over 1000 students for 47 different colleges. 7 acre athletic field. Secures all regents credentials. Students can enter any time. Tuition \$100. For catalogue, address

F. D. BOYNTON, D. Ed., Supt., 220 N. Cayuga St., Ithaca, N.Y.

## ROCK RIDGE SCHOOL

For Boys. Location high and dry. Laboratories. Shop for mechanical arts. Strong teachers. Earnest boys. Very small classes. Gymnasium with swimming pool. Fits for college, scientific school and business. Young boys in separate building.

Address Dr. G. H. WHITE, Rock Ridge Hall, Wellesley Hills, Mass.

## Cotter College For Women, Nevada, Mo.

Twenty-fifth year. Silver Jubilee October 20th. Modern Equipment. Splendid faculty. Celebrated Conservatory—European methods. Schools of Art, Expression and Domestic Science. Select patronage. Ideal Christian home.

Address MRS. V. A. C. STUCKOARD, Founder and President

## Abington Friends' School

10 miles from Philadelphia. Co-educational. Prepares for leading colleges. Art and Music. Athletic Field. Rates \$250. Endowed. Homelike surroundings. Careful moral training. Address Principal Abington Friends' School, Jenkintown, Pa.

## Fort Edward Collegiate Institute

FOR GIRLS. Literary, College Preparatory, and other graduating courses. Physical and Social Culture. Strong departments in Music, Art, Elocution and Domestic Science. 55th year. \$400. Illustrated Catalogue.

Jos. E. King, D. D., Pres., Box 115, Fort Edward, N.Y.

## Mary Baldwin Seminary

For Young Ladies Staunton, Virginia

Term begins Sept. 9th, 1909. In Shenandoah Valley of Virginia. 297 students from 32 States past session. Terms Moderate. Enter any time. Send for catalogue. Miss E. C. WEIMAR, Principal.

VIRGINIA, Petersburg.

## Southern Female College

beautiful College Home

for 100 girls, after highest Virginia standards. Students from 20

States, Canada and Panama. Preparatory, Advanced and Finishing

Courses; Music, Art, Elocution. Five Buildings. Gymnasium.

47th Year-Book. ARTHUR KYLE DAVIS, A. M., Pres., Box 210.

## Hardin College and Conservatory FOR YOUNG WOMEN

35th year. Chartered by the State. An endowment permits of many educational advantages. Courses in Art, Elocution, Cooking and Business. German-American Conservatory. German methods. Competent teachers. For catalogue, address

John W. Million, A. M., President, 1102 College Place, Mexico, Mo.



## SCHOOLS &amp; COLLEGES

## What College?

Sixty-nine per cent of those whose names appear in "Who's Who in America" are college graduates. Since less than one per cent of the total population go to college, this shows that the college graduate's chance of making a name in the world is as 69 to 1.

Therefore the question of a college education is an important one. Scarcely less important is the choice of the college one will attend. Any young man or woman considering college life will be interested in

## "At Old Miami"

an illustrated booklet concerning Miami University at Oxford, Ohio. Dating from 1809, this is one of the historic schools of America. It is a State University insuring the highest standards in equipment and scholarship.

Because of liberal state appropriations, expenses are very low. It is co-educational and nearly 600 students attended last year.

The Liberal Art College offers a variety of courses leading to A. B. degree. The Normal College trains teachers. For years all graduates have secured good positions, the demand greatly exceeding the supply.

A Sub-Freshman class offers an opportunity for students to complete their preparation for college.

The booklet and any information desired will be sent free on request to

GUY POTTER BENTON, LL. D., President, Box 511, Oxford, Ohio

## Staunton Military Academy

An Ideal Home School for Manly Boys



365 Boys from 45 States last session. Largest Private Academy in the South. Boys from 10 to 20 years old prepared for the Universities, Government Academies, or Business.

1,600 feet above sea-level; pure bracing mountain air of the famous Shenandoah Valley. Pure mineral spring waters. Military training develops obedience, health, manly carriage. Fine shady lawns, gymnasium, swimming pool and athletic park. Daily drills. Boys from homes of refinement only desired. Personal individual instruction by our Tutorial System. Academy forty-nine years old. New \$100,000 barracks, full equipment, absolutely fire-proof. Charges \$360. Handsome catalogue free. Address:

CAPTAIN WM. H. KABLE, A.M., Principal, Staunton, Va.

In choosing a school for your boy select one where the development of character is uppermost and where mere "book learning" is not considered real education.

## Peddie Institute

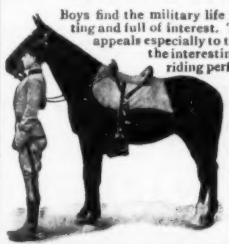
is an academy of high rank in both scholarship and moral tone. It is an endowed school for 200 boys. Its equipment is modern and the teachers are specialists. Prepares for all colleges, technical and medical schools. Strong, practical business course for boys not going to college. Music. Sixty acres campus, athletic field, gymnasium, swimming pool. Healthful location. Rates \$375. Lower school for boys 11 to 14 years. Forty-third year opens September 22, 1909. Any boy going away to school will be interested in our little booklet, "A Day's Work for a Peddie Boy," sent upon request.

Principal R. W. SWETLAND, Box 6-O, Hightstown, N. J.

## CULVER Military Academy

Culver, Indiana

(On Lake Maxinkuckee.)



Boys find the military life at Culver fascinating and full of interest. The cavalry feature appeals especially to them, and many are the interesting features of rough riding performed. The course offers thorough preparation for either college or business life. All the unusual features of Culver's unique course are described in a beautifully illustrated catalogue, sent free. Address Commandant, Culver, Indiana.

## THE DANVILLE SCHOOL For Boys

Modern buildings in the country, a half mile from the corporate limits. Preparation for the universities or for business life. Home and tuition \$800. Session opens Sept. 14th. Write for booklet, "My Boys—My Friends." WM. HOLMES DAVIS, Headmaster, Box 106, DANVILLE, VA.

## Rutgers Preparatory School for Boys

Prepares for any college or technical school. Close affiliation with Rutgers College. Athletics under expert coaches. Midway between New York and Philadelphia. Terms, \$425 and up. Summer Camp, Schoodic Lake, Me. Address MYRON T. SCUDDER, Headmaster, Box F 2, New Brunswick, N. J.

## Williamsport Dickinson Seminary

Co-educational. College Preparatory, Commercial, Scientific, Classical courses. Music, Art, \$300 per year. No extras. Two Gymnasiums. Term opens September 14th. WM. FEERY EVELAND, Ph. D., Box 911, Williamsport, Pa.

This seems particularly hard to adhere to when a business is young and weak, so that often, in those days, when a little honesty would run into profitable ratios, eager pickers break the young tree's branches to get the fruit.

A certain manufacturing business in New York is so solid and profitable that it looks like a monopoly. It was started only ten years ago, however, by a young man with moderate capital. His product is raw material for other factories. Sales had always been made through commission agents. He said that was the wrong method—the maker of such material ought to sell direct and give expert counsel as well. "No commission to agents" became his policy. If an agent sent him an order he returned only thanks. Naturally, all the commission men in Christendom united to make him change his mind, and their proposal was peculiarly tempting. On one hand, he might build business for himself, slowly, against their opposition; on the other, by a word, he could have plenty of immediate business at good prices. But he stuck to his rule, and now his plant is larger than it could ever have been under old conditions. Moreover, the business is all his—no commission man controls a dollar's worth.

Not long ago this manufacturer spoke of his policy at a trade dinner, explaining similar rules rigidly followed by the house. "But you can afford to maintain such policies—you're strong and rich," said a listener. "We small fellows can't do that."

"Why, every one of our policies was adopted when we were young and weak," he replied. "That's just the time to lay down law and fight it out, while you've got little to lose. The man who says he will adopt a square policy after he's built up a business is like the chap who thinks it'll be time enough to cut out cocktails when he finds they're hurting him."

## The Necessity for Stability

Stability is that element in policy which enables those who work for and deal with a house to leave it confidently in the assurance that it will be found right on the same spot when they come back.

Two salesmen visited a large buyer noted for shrewd dealing. The first man represented a concern that trims policy, prices and everything else from day to day to meet conditions. When figures were quoted the buyer laughed.

"I got lower prices than that direct from your house—better wire home and find out what the prices really are."

This was merely buying tactics. But it deceived the seller, who hurried out to telegraph. While he was away another salesman came in, and the buyer worked the same ruse.

"Who gave you lower prices?" asked the salesman skeptically.

"Your superior."

"I have no superior on prices. Our people stand behind me, and you know that as well as I do." This man got the order before the other found he was duped.

In this matter alone many a trade lies waiting today for the giant-killer who can bring into it open, uniform, stable prices.

As for simplicity in policy, that is illustrated by the practice of a certain executive who works out a new ruling until it can be embodied in a paragraph. Then he hands the paragraph to Johnnie, the office-boy, and asks him to read and restate it.

If Johnnie doesn't find the new ruling absolutely clear the boss knows that it hasn't been thoroughly thought out yet; when it has been carried to the right point Johnnie will find it perfectly simple. The various planks in a skillfully-made business policy are usually so simple that it seems as though anybody might have laid down and expressed them. But that simplicity invariably takes hard thinking. One noon a board of directors were called together to decide what the company's attitude should be in certain new conditions. Their decision, given in a sentence, was admitted to be the only logical course. But this sentence took six hours' discussion. The conference had been held round a cheap pine table. That night the janitor found its top whittled to pieces, while two bushels of scribbled papers were swept from the floor.

"We are in business to make money, and for no other reason," is a statement often made by business men of every caliber. But no business makes money long unless its policy is clear, square, rooted.

## SCHOOLS &amp; COLLEGES

## ATLANTA LAW SCHOOL

Atlanta, Ga.

Chartered 1892—Offers thorough course of two years' study of Law in all branches. Special drill in procedure and practice. Degrees conferred—Able Faculty of the foremost judges and attorneys of the South—Excellent Library. Graduates admitted without examination to State and Federal Courts. Lectures daily. Hours 4 to 5.45 P. M., make possible bright students earning part expenses.

This school is situated in the city of Atlanta—the Southern center of learning and culture and the heart of industrial and commercial activity which are vital factors to be considered in selecting the school which is to prepare you for the bar.

Next session opens Sept. 27th, 1909. For detailed information address,

HAMILTON DOUGLAS, Dean, Atlanta, Ga.

## South Carolina Military Academy



## THE CITADEL

One of the distinguished military colleges of the United States. Unexcelled for its military training. Liberal courses in the Arts and Sciences. Electives in Civil Engineering, Chemistry, Physics and English, leading to B. S. degree. Applicants must be between 16 and 20 years of age. For catalog, address

THE COMMANDANT, Charleston, S. C.

## Cheshire School

Founded A. D. 1794

Situated in the beautiful hill country of central Connecticut. College preparatory and general courses, combined with well-directed physical training. Extensive grounds, fine buildings; first class in every particular. Acquaint yourself with the advantages Cheshire offers before deciding upon a boarding-school for your boy. Send for illustrated description and catalogue.

Rev. John D. Skilton, M. A., Headmaster, Cheshire, Conn.

## TRUSTEES

• Jos. W. Harriman, President • George T. Wilson  
• Est. D. Woodbury • The Rev. John Williams  
• J. Pierpont Morgan • Herbert D. Lloyd, Treasurer  
• C. La Rue Munson • S. Vilas Beckwith  
• Nicholas Murray Butler • The Rev. J. Frederick Sexton  
• The Rev. Flavel S. L. Lusher • William C. Burroughs  
• The Rt. Rev. Edwin S. Lines • John A. Ordway  
• William C. Demarest • J. D. Walter  
• J. Borden Harriman • Edward Dodge, Secretary

## ALUMNI

## EMERSON COLLEGE OF ORATORY

Wm. J. Rehe, A.M., Litt. D., Pres. Emeritus.

Henry Lawrence Southwick, Pres.

The largest school of Oratory, Literature, Physical Culture, Dramatic Art and Pedagogy in America.

It aims to develop in the student a knowledge of his own powers in expression, whether as a creative thinker or an interpreter. Summer sessions. Teachers in demand. Last year 70 graduates accepted positions in colleges, normal and high schools. 29th year opens Monday, September 27th.

HARRY SETMOUR ROHS, Dean, Chickering Hall, Huntington Avenue, BOSTON, MASS.

## Detroit College of LAW

Founded 1891

Situated in one of America's most beautiful and progressive commercial centers. Three years course leading to Degree of LL. B. Faculty composed entirely of active practicing lawyers. Library of 17,000 vols. Students have daily access to 20 Courts affording opportunities for extended, practical experience. Our practical, efficient BUREAU OF SELF HELP is of great value to self-supporting students. All classes held evenings. Term begins September 20th. Write today for illustrated Free Catalog giving detailed information.

MALCOLM MCGREGOR, Sec'y., 90 Home Bank Building, DETROIT, MICH.

## New Jersey Military Academy

Midway New York and Philadelphia. Prepares for College, Scientific School or Business. Modern equipment, gymnasium, grounds for athletics and sports. \$450-\$500. System is military but not reformatory. Also, under same management, but some blocks distant, the

## Freehold Military School

For boys 8 to 14 where the unquestioned advantages of the Military System are adapted to the needs of young boys. Small classes and individual instruction and care, enrollment being limited to 50. \$400-\$450. For catalogue of either school, address

MAJOR CHAS. M. DUNCAN, Freehold, N. J.

## College of William and Mary

WILLIAMSBURG, VA.

Chartered 1693. Healthfully located on the famous Virginia peninsula, where the American nation had its birth. Close to Jamestown, Yorktown and Richmond. Alma Mater of Jefferson, Marshall, Monroe and a host of other makers of American history. Regular Academic Courses leading to A. B., B. S. and M. A. degrees. Offers courses for the training of male teachers. Total cost per session of nine months (board and fees), \$186.00. Under State control. Next session begins Sept. 16th. For particulars, address

H. L. BRIDGES, Registrar, Box P

## The Bingham School

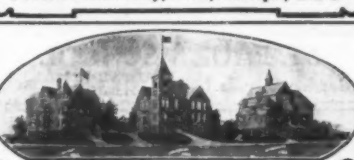
Orange County, near

Mebane, North Carolina

Established 1793.

A busy and lovely home for boys, on Southern Railway, in the country. A location famous for safety, health and beauty. Strong graduate faculty of Christian men, giving constant and individual attention. Military discipline, firm yet affectionate. Outdoor life, with tennis and other healthful sports. Having absorbed, Bible, Physical Culture and fine Penmanship specialties. Full Classical, Commercial, Scientific and Music Courses. Small classes. Terms reasonable. For illustrated catalogue, address,

Preston Lewis Gray, B. L., Principal, Box 5



## Learn Photography

Photo-Engraving or 3-Color Work

Engravers and Three-Color Operators Earn From \$20 to \$80 Per Week. Only college in the world where these paying professions are taught successfully. Established 16 years. Endorsed by International Association of Photo-Engravers and Photographers' Association of Illinois. Terms easy and living inexpensive. Graduates assisted in securing good positions. Write for catalogue, and specify course in which you are interested.

Illinois College of Photography or 1852 Wabash Ave.,

Bureau College of Photo-Engraving, 1852 Wabash Ave.,

L. H. BISSELL, Pres. No saloons in Effingham.

## Chattanooga College of Law

Law Department of the University of Chattanooga. Two year course leading to the degree of LL. B., and admission to State and U. S. Courts. Fine law building and strong faculty of 16 members. Terms reasonable. Salubrious climate. Students may be self-supporting. Next term begins September 22, 1909.

For illustrated catalogue address

MAJOR C. R. EVANS (Dept. C), Chattanooga, Tenn.

## Morgan Park Academy

The Character Building School

Boys—over 1200 loyal former students—are succeeding in College, Business or Profession. Cooperating with Univ. of Chicago, it gives careful preparation by Strong Faculty. M. P. A. is noted for school spirit and wholesome life. Parents approve our care; location and complete equipment; and methods of developing efficiency. For illustrated catalogue of this Home School, with High Grade Military Dept., address

145 Morgan Avenue, Morgan Park, Ill.

## Kemper Military School

Boonville, Missouri.

A home school for boys, of unusually complete equipment. Buildings modern. Home department unsurpassed. Expensive building for physical culture, containing fine gymnasium, drill hall, bowling alleys, gallery for target practice, etc. Beautiful grounds of 30 acres, with ball field, athletic tracks, tennis courts and lake. Full last year. Patronage from 19 States, Mexico and Canada. Army officer detailed to school by President. Rated in highest class by War Dept. Recognized Preparatory School for Missouri State University and all leading colleges. For catalogue address,

Col. T. A. JOHNSTON, Supt., 732 3d St., Boonville, Mo.



## SCHOOLS &amp; COLLEGES

The School  
Whose Graduates  
Have Succeeded

Judging its efficiency by the progress of its pupils while completing the course and by their success after graduating—a safe test—

Rates  
\$166  
\$226

Pennsylvania State Normal School is entitled to a place as leader among Normal and Fitting Schools. It is Co-educational and enjoys the benefits of State supervision and support.

Pennsylvania  
State Normal School

is attractively located; healthful climate, beautiful scenery, pure water; large campus; modern conveniences. Excellent Christian influences—splendid opportunities to hear leading speakers and musicians. Strong Conservatory of Music in connection with school, 36TH YEAR BEGINS Sept. 14, 1909. Catalogue and complete information mailed on request.

JAMES E. AMENT, LL. D., Prin.  
Box 104, Indiana, Pa.

Athletics in  
School Life

SOME schools look on athletics as play. At St. Paul's it is more than that, for we use it as a part of the boys' mental and moral education. We give the boy all he needs for his body and try to make it useful in developing manliness and courage.

A St. Paul's boy lowered the Middle States interscholastic 2 mile record at Philadelphia, May 15, by 2 3/5 seconds. Time 10.15-1.5.

Send for our new catalogue



## ST. PAUL'S SCHOOL

Garden City, L. I. WALTER R. MARSH  
Head Master

SWARTHMORE  
Preparatory School

Under the influence and supervision of Friends; situated only 30 minutes from Philadelphia. Competent instruction affords thorough preparation for College, Technical School, or Business. Co-educational. Its buildings are modern and commodious; students are housed under the Cottage System. Athletics are encouraged; two-story gymnasium, fully equipped; athletic field with running track.

Tuition and board \$450. SUMMER SESSION.

ARTHUR H. TOMLINSON, Principal, Swarthmore, Pa.

Year Book Free



## Kentucky Military Institute

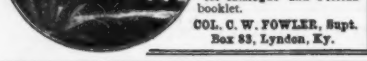
The School with a Winter Home in Florida

A well-managed and finely equipped school, offering the highest quality of academic work. Courses leading to B. A. degree; also technical preparatory course. One teacher for every 10 boys. Diplomas issued by the state.

The school's permanent home is at Lyndon (near Louisville), Ky. During January, February and March it occupies its beautiful Winter quarters on the Indian River, Eau Gallie, Fla.

Buildings owned by the school. Rates, including Southern trip, \$400. Send for catalogue and Florida booklet.

COL. C. W. FOWLER, Supt.  
Box 83, Lyndon, Ky.



## WINONA COLLEGE OF AGRICULTURE

Practical two years course prepares young men for farm managers, dairymen, gardeners, etc. Homemakers' one year course prepares young women for scientific housekeeping, gardening, etc. For Catalogue write W. C. PALMER, Dean, Box 913, Winona Lake, Ind.

A veteran manufacturer of machinery died some time ago, and for the first time his sons could analyze the business that had made him rich. Starting fifty years ago with small capital and staunch integrity the father had nearly become bankrupt through shortcomings in his first machines. But he stood behind them to the last dollar, and the purchaser is still a customer. When the sons came home from technological schools they wanted to modernize the plant, which was run wholly on rule-of-thumb and detail carried in old employees' memories. Change would have grieved the father, however, so they waited. Not till after his death did they ascertain absolute costs, and then it was learned that for years the plant had actually lost money on one-third of its output. Yet, backed by its reputation for square dealing it had made money against competitors who knew costs to a dime and built shoddy apparatus to meet trick prices.

That such a plant was profitable in its senility, of course, furnishes no argument for slack methods. But it does show that, compared with integrity and service, the money profits of a paying business may be as the squeal of the pig.

Letters of an Ex-Sultan  
to His Little Brother

(Concluded from Page 5)

that. So when the lecture was over she felt so full of the wrongs of her sex that she could have gone out and whipped a policeman. And she called her chauffeur and bade him convey her to the office of her husband on Grubb Street.

When she knocked at the glass door of the Perfect Slave he was in the midst of a particularly thankless afternoon. All day he had been holding up a financial depression with his right hand and fighting off a Wall Street panic with his left. The thermometer was one hundred in the air-shaft, and his Hired Senator had just telegraphed from Washington that Sereno Payne had refused to listen to his speech on the protection of zinc roofing.

"Hiran," said the Lady Hobo, as soon as she could arrest her husband's attention, "I have come here this afternoon on a matter of urgent importance."

"How much—what is it?" asked the Slave, absent-mindedly opening his check-book.

"I have just been converted to the cause of Equal Suffrage," she said. "I have come here to inform you that the unjust discrimination of sex against sex must cease. The shackles of tradition must be kicked away. The time will come, and that soon, when the Downtrodden Sex must be declared Free and lifted from the humiliating position it now occupies."

The Perfect Slave jumped trembling to his feet.

"Allah is merciful! Then I shall be free at last!" he cried, and fainted in his wife's arms.

The Lady Hobo lifted her husband gently to a couch. And when he recovered from the shock he was so happy that she had not the nerve to explain that by the Downtrodden Sex she had been referring to her own.

Mehmed, my brother, take a tip from the talons of a wise old vulture. Fight Reform with Reform. When the Young Turks cry, "Votes for the People!" start the show-girls to yelling, "Votes for Women!" Fill half the seats in the Legislature with Turkish Beauties, and you'll have the Young Turks shanghaied in a month. Bitter debate will be turned to flattery; the Government will soon begin showing a tendency toward dividing itself into sets of twos; jealousies will crop up, followed by squabbles, duels and massacres. According to Omar, the bald bard of Nishapur:

Now the Young Turk, reviving old Desires,  
Forgets his bleeding Country's altar Fires,  
Abandons Party Lines, forgets to Vote—  
And Love, the Easy Boss, pulls all the Wires.

When the Government gets as groggy as that I'll guarantee to take it away from the Young Turks with half a regiment of drunken Kurds.

Peace be with you till the next revolution!

Affectionately,

ABDUL HAMID,

Confidential Adviser of Allah (retired).

## SCHOOLS &amp; COLLEGES

## The MacDuffie School

For Girls

185 Central Street, Springfield, Mass.

College Preparatory and General Course. Music and Art for elementary and advanced students. Two years Domestic Science Course. Four attractive houses in beautiful grounds. Gymnasium and outdoor sports. Half way between Boston and New York. The absence of raw east winds makes it very desirable for girls with a tendency to colds and throat troubles. College certificate privileges.

Principals:  
John MacDuffie, Ph. D.  
Mrs. John MacDuffie, A. B.



## Mt. Pleasant Academy

Founded in 1814 at

OSSINING-ON-HUDSON, N. Y.

A plain, old-fashioned school, with simple but thorough methods of teaching. Manual Training Department fully equipped. A school that has been and is very successful in preparing young men for college or business life. If interested in such a school, or in

MT. PLEASANT HALL

For boys under 13, write to  
CHARLES FREDERICK BRUBIE, Box 510

## Wenonah Military Academy

WENONAH, Gloucester Co., N. J.

An ideal academy for well-bred boys. Ranks with the highest schools in scholarship, moral environment, character building and physical training. Prepares for leading colleges and business. Modern equipment. Moderate rates. Sleeping quarters with single rooms and special comforts. Extensive new gymnasium. Athletic field of eight acres. Quarter-mile cinder track. University-trained faculty. 10 miles from Philadelphia. No saloons or factories in the town.

Apply for catalogue to  
MAJOR JOHN R. JONES, Superintendent, Box 114.

## Kingsley School

FOR BOYS, Essex Fells, N. J.

Located 22 miles from New York. It offers preparation for all colleges and scientific schools. The student body is large enough for strong athletic and other organizations, but small enough so that individual attention can be given to the mental, moral and physical development of every pupil. Large gymnasium, and extensive grounds for athletics and sports. Address  
J. R. CAMPBELL, M. A., Headmaster, Box 120.

THE ARMY AND NAVY

## Preparatory School

4101 Connecticut Ave., Washington, D. C.

A select boarding school for young men and boys. Thorough preparation for colleges, universities, the United States Military and Naval Academies, and also for business. Number limited. Small classes and individual instruction. Special courses. Fine athletic field. Football, baseball, track teams. For catalogue, address  
E. SWAVELY, Principal.

## Blair Academy

Blairtown, New Jersey

62nd year. Prepares for any American College. New buildings; gymnasium; thorough equipment. Healthful location. Campus 80 acres. Liberal endowment justifies the unusually low rate of \$350. Fall term opens Sept. 15th.

JOHN C. SHARPE, A. M., D. D., Principal, P. O. Box T

Chicago Kent College of

Evening Courses; Degree LL. B. in 3 years. Largest evening law school in the world. Thousands of successful Alumni. We find positions in Law Offices for many students yearly so that they may earn expenses while working for their degree. Rare chance for ambitious young men. Send for Free Catalog. Address  
GUY GUERNSEY, Sec., Suite 11X, The Temple, Chicago

THE ALLEN SCHOOL

A school where boys are taught to be self-reliant. Individual instruction. Thorough preparation for college or scientific schools. Athletic training. For catalogue, address EVERETT STARE JONES, Headmaster, Box 8, West Newton, Mass.

Augusta Military Academy (Roller's School)

In the famous Shenandoah Valley. A country school with modern equipment. Electric lights. Steam heat. Gymnasium in course of construction, containing bowling-alley, swimming-pool, etc. Experienced instructors. 35 years of successful work. For catalogue address Fort Defiance, Virginia.

MISSOURI MILITARY ACADEMY

Edicates the Whole Man! Select, limited, thorough. NO FAILURES. Ideal school for nice boys. Catalogue will interest parents who desire the best for their sons. Applications not considered after the limit is reached. Address  
COL. W. D. FONVILLE, Mexico, Mo., Box A-5.

BRADFORD ACADEMY

FOR YOUNG WOMEN, Bradford, Mass.

One hundred and sixth year. Thirty miles from Boston, in the beautiful Merrimac Valley. Extensive grounds and modern equipment. Certificate admits to leading colleges. General course of five years and two years' course for High School graduates. For Catalogue, address the Principal  
MISS LAURA A. KNOTT, A. M.

Pennington Seminary

For Boys and Girls  
Has a beautiful country location and a remarkable record for health. Buildings modern. Gymnasium, athletic field and cinder track. Courses: Classical, Scientific, English, Domestic Science, Manual Training, Commercial, Music and Art. Separate home for young boys. 72nd session opens September 21st. Terms \$675 to \$400. For catalogue, address  
J. MORGAN READ, D. D., Pres., Box G, Pennington, N. J.

DEAN ACADEMY

FRANKLIN, MASS.  
Young men and young women find here a home-like atmosphere, thorough and efficient training in every department of a broad culture, a loyal and helpful school spirit. Liberal endowment permits liberal terms, \$300 per year. For catalogue and information address  
ARTHUR W. PEIRCE, Litt. D., Principal.

CHAUNCEY HALL SCHOOL

Established 1828. Prepares boys exclusively for MASSACHUSETTS INSTITUTE OF TECHNOLOGY and other scientific schools. Every teacher a specialist. HAGAR and KURT, Principals.

PENNSYLVANIA, Mercersburg.

Mercersburg Academy. For Boys. College

Personal interest taken, with aim to inspire in pupils lofty ideals of scholarship, sound judgment and Christian manliness. For catalogue address WILLIAM MANN IRVINE, Ph. D., President.

MASSACHUSETTS, Easthampton.

Williston Seminary. A modern school for boys.

Established 1828. Prepares boys exclusively for MASSACHUSETTS INSTITUTE OF TECHNOLOGY and other scientific schools. Every teacher a specialist. HAGAR and KURT, Principals.

PENNSYLVANIA, Mercersburg.

Mercersburg Academy. For Boys. College

Personal interest taken, with aim to inspire in pupils lofty ideals of scholarship, sound judgment and Christian manliness. For catalogue address WILLIAM MANN IRVINE, Ph. D., President.

MASSACHUSETTS, Easthampton.

Williston Seminary. A modern school for boys.

Established 1828. Prepares boys exclusively for MASSACHUSETTS INSTITUTE OF TECHNOLOGY and other scientific schools. Every teacher a specialist. HAGAR and KURT, Principals.

PENNSYLVANIA, Mercersburg.

Mercersburg Academy. For Boys. College

Personal interest taken, with aim to inspire in pupils lofty ideals of scholarship, sound judgment and Christian manliness. For catalogue address WILLIAM MANN IRVINE, Ph. D., President.

MASSACHUSETTS, Easthampton.

Williston Seminary. A modern school for boys.

Established 1828. Prepares boys exclusively for MASSACHUSETTS INSTITUTE OF TECHNOLOGY and other scientific schools. Every teacher a specialist. HAGAR and KURT, Principals.

PENNSYLVANIA, Mercersburg.

Mercersburg Academy. For Boys. College

Personal interest taken, with aim to inspire in pupils lofty ideals of scholarship, sound judgment and Christian manliness. For catalogue address WILLIAM MANN IRVINE, Ph. D., President.

MASSACHUSETTS, Easthampton.

Williston Seminary. A modern school for boys.

Established 1828. Prepares boys exclusively for MASSACHUSETTS INSTITUTE OF TECHNOLOGY and other scientific schools. Every teacher a specialist. HAGAR and KURT, Principals.

PENNSYLVANIA, Mercersburg.

Mercersburg Academy. For Boys. College

Personal interest taken, with aim to inspire in pupils lofty ideals of scholarship, sound judgment and Christian manliness. For catalogue address WILLIAM MANN IRVINE, Ph. D., President.

MASSACHUSETTS, Easthampton.

Williston Seminary. A modern school for boys.

Established 1828. Prepares boys exclusively for MASSACHUSETTS INSTITUTE OF TECHNOLOGY and other scientific schools. Every teacher a specialist. HAGAR and KURT, Principals.

PENNSYLVANIA, Mercersburg.

Mercersburg Academy. For Boys. College

Personal interest taken, with aim to inspire in pupils lofty ideals of scholarship, sound judgment and Christian manliness. For catalogue address WILLIAM MANN IRVINE, Ph. D., President.

MASSACHUSETTS, Easthampton.

Williston Seminary. A modern school for boys.

Established 1828. Prepares boys exclusively for MASSACHUSETTS INSTITUTE OF TECHNOLOGY and other scientific schools. Every teacher a specialist. HAGAR and KURT, Principals.

PENNSYLVANIA, Mercersburg.

Mercersburg Academy. For Boys. College

Personal interest taken, with aim to inspire in pupils lofty ideals of scholarship, sound judgment and Christian manliness. For catalogue address WILLIAM MANN IRVINE, Ph. D., President.

MASSACHUSETTS, Easthampton.

Williston Seminary. A modern school for boys.

Established 1828. Prepares boys exclusively for MASSACHUSETTS INSTITUTE OF TECHNOLOGY and other scientific schools. Every teacher a specialist. HAGAR and KURT, Principals.

PENNSYLVANIA, Mercersburg.

Mercersburg Academy. For Boys. College

Personal interest taken, with aim to inspire in pupils lofty ideals of scholarship, sound judgment and Christian manliness. For catalogue address WILLIAM MANN IRVINE, Ph. D., President.

MASSACHUSETTS, Easthampton.

Williston Seminary. A modern school for boys.

Established 1828. Prepares boys exclusively for MASSACHUSETTS INSTITUTE OF TECHNOLOGY and other scientific schools. Every teacher a specialist. HAGAR and KURT, Principals.

PENNSYLVANIA, Mercersburg.

Mercersburg Academy. For Boys. College

Personal interest taken, with aim to inspire in pupils lofty ideals of scholarship, sound judgment and Christian manliness. For catalogue address WILLIAM MANN IRVINE, Ph. D., President.

MASSACHUSETTS, Easthampton.

Williston Seminary. A modern school for boys.

Established 1828. Prepares boys exclusively for MASSACHUSETTS INSTITUTE OF TECHNOLOGY and other scientific schools. Every teacher a specialist. HAGAR and KURT, Principals.

PENNSYLVANIA, Mercersburg.

Mercersburg Academy. For Boys. College

Personal interest taken, with aim to inspire in pupils lofty ideals of scholarship, sound judgment and Christian manliness. For catalogue address WILLIAM MANN IRVINE, Ph. D., President.

MASSACHUSETTS, Easthampton.

Williston Seminary. A modern school for boys.

Established 1828. Prepares boys exclusively for MASSACHUSETTS INSTITUTE OF TECHNOLOGY and other scientific schools. Every teacher a specialist. HAGAR and KURT, Principals.

PENNSYLVANIA, Mercersburg.

Mercersburg Academy. For Boys. College

Personal interest taken, with aim to inspire in pupils lofty ideals of scholarship, sound judgment and Christian manliness. For catalogue address WILLIAM MANN IRVINE, Ph. D., President.

MASSACHUSETTS, Easthampton.

Williston Seminary. A modern school for boys.

Established 1828. Prepares boys exclusively for MASSACHUSETTS INSTITUTE OF TECHNOLOGY and other scientific schools. Every teacher a specialist. HAGAR and KURT, Principals.

PENNSYLVANIA, Mercersburg.

Mercersburg Academy. For Boys. College

Personal interest taken, with aim to inspire in pupils lofty ideals of scholarship, sound judgment and Christian manliness. For catalogue address WILLIAM MANN IRVINE, Ph. D., President.

MASSACHUSETTS, Easthampton.

Williston Seminary. A modern school for boys.

Established 1828. Prepares boys exclusively for MASSACHUSETTS INSTITUTE OF TECHNOLOGY and other scientific schools. Every teacher a specialist. HAGAR and KURT, Principals.

PENNSYLVANIA, Mercersburg.

Mercersburg Academy. For Boys. College

Personal interest taken, with aim to inspire in pupils lofty ideals of scholarship, sound judgment and Christian manliness. For catalogue address WILLIAM MANN IRVINE, Ph. D., President.

MASSACHUSETTS, Easthampton.

Williston Seminary. A modern school for boys.

Established 1828. Prepares boys exclusively for MASSACHUSETTS INSTITUTE OF TECHNOLOGY and other scientific schools. Every teacher a specialist. HAGAR and KURT, Principals.

PENNSYLVANIA, Mercersburg.

Mercersburg Academy. For Boys. College

Personal interest taken, with aim to inspire in pupils lofty ideals of scholarship, sound judgment and Christian manliness. For catalogue address WILLIAM MANN IRVINE, Ph. D., President.

MASSACHUSETTS, Easthampton.

Williston Seminary. A modern school for boys.

Established 1828. Prepares boys exclusively for MASSACHUSETTS INSTITUTE OF TECHNOLOGY and other scientific schools. Every teacher a specialist. HAGAR and KURT, Principals.

PENNSYLVANIA, Mercersburg.

Mercersburg Academy. For Boys. College

Personal interest taken, with aim to inspire in pupils lofty ideals of scholarship, sound judgment and Christian manliness. For catalogue address WILLIAM MANN IRVINE, Ph. D., President.

MASSACHUSETTS, Easthampton.

Williston Seminary. A modern school for boys.

Established 1828. Prepares boys exclusively for MASSACHUSETTS INSTITUTE OF TECHNOLOGY and other scientific schools. Every teacher a specialist. HAGAR and KURT, Principals.

PENNSYLVANIA, Mercersburg.

Mercersburg Academy. For Boys. College

Personal interest taken, with aim to inspire in pupils lofty ideals of scholarship, sound judgment and Christian manliness. For catalogue address WILLIAM MANN IRVINE, Ph. D., President.

MASSACHUSETTS, Easthampton.

Williston Seminary. A modern school for boys.

Established 1828. Prepares boys exclusively for MASSACHUSETTS INSTITUTE OF TECHNOLOGY and other scientific schools. Every teacher a specialist. HAGAR and KURT, Principals.

PENNSYLVANIA, Mercersburg.

Mercersburg Academy. For Boys. College

Personal interest taken, with aim to inspire in pupils lofty ideals of scholarship, sound judgment and Christian manliness. For catalogue address WILLIAM MANN IRVINE, Ph. D., President.

MASSACHUSETTS, Easthampton.

Williston Seminary. A modern school for boys.

Established 1828. Prepares boys exclusively for MASSACHUSETTS INSTITUTE OF TECHNOLOGY and other scientific schools. Every teacher a specialist. HAGAR and KURT, Principals.

PENNSYLVANIA, Mercersburg.

Mercersburg Academy. For Boys. College

Personal interest taken, with aim to inspire in pupils lofty ideals of scholarship, sound judgment and Christian manliness. For catalogue address WILLIAM MANN IRVINE, Ph. D., President.

MASSACHUSETTS, Easthampton.

Williston Seminary. A modern school for boys.



## SCHOOLS &amp; COLLEGES

The National Cathedral  
School for BoysThe Lane-Johnston Building  
Mount St. Alban  
Washington, D. C.

"The American School for American Boys." A Preparatory Institution offering exceptional advantages. It has an able Faculty of specialists, chosen from the leading Colleges.

All the attractions of the Capital close at hand; delightful, healthful location; campus of forty acres. Magnificent new building, the most modern of its kind in America; large gymnasium.

Daily religious services under direction of Bishop of Washington. Free instruction in choir music for boys of vocal ability. Fall session opens October 7th, 1909. For Catalogue and information address

Bishop of Washington, President Board of Trustees, Box 5

Sweet Briar College  
For Women

was opened in September, 1906. It is located in the foot hills of the Blue Ridge Mountains on an estate of three thousand acres. To the old homestead of its founder, Sweet Briar House, new and magnificent buildings have been added. The conditions for health are unsurpassed.

Sweet Briar offers a college course equal in its standard to the courses given in colleges of the first rank. In addition, two years of preparatory work, corresponding to the last two years of a high school course, are offered.

Sweet Briar is on the main line of the Southern Railway, south of Washington. The fourth college year opens Sept. 21st, 1909.

Catalogue and views sent on application to

DR. MARY K. BENEDICT, President,  
Box 114, Sweet Briar, Virginia.

THE BENNETT SCHOOL  
FOR GIRLS

## Millbrook, Dutchess County, New York

Full two years' course for high school graduates. Full academic and college preparatory courses. Special courses in Art, Music, Modern Languages, Literature, History, Aesthetic Dancing, Voice Culture, Domestic Science, fully equipped gymnasium and riding school. Location in a section noted for its great natural beauty and wonderful winter climate; 22 acres. Golf, hockey, tennis, basketball, skating, tobogganing.

Catalogue and portfolio of views sent on request. Address MISS MAY F. BENNETT, P. O. Box 408, Millbrook, N. Y.

Iascadilla  
Fitting School for Cornell  
Has prepared over 1000 Students  
for That University

President Schurman pronounces it "One of the best preparatory institutions in the country." Andrew D. White, former Ambassador to Germany, says: "You have rendered a valuable service not only to Cornell but to the country."

Registration  
1907-08  
from 23  
states.

Unique Recreation Building; gymnasium; navy outfit of shells, rowing machines and coaching launch. References required. Address

C. V. PARSELL, Ithaca, N. Y.

CUSHING ACADEMY Ashburnham  
Massachusetts

An endowed school, located among the hills. Graduates in thirty colleges and scientific schools. Students from 20 states and foreign countries. Gymnasium. Athletic field. Co-educational. \$250 a year. Address H. S. COWELL, Prin.

Harvard Dental School A Department of  
Harvard University

283 Dartmouth St., Boston, Mass. Unusual facilities for practical work. Three years' course leading to degree, Doctor Dental Medicine. Modern equipment. Large clinic. Certificates from recognized preparatory schools accepted. Write for catalog.

EUGENE H. SMITH, D. M. D., Dean.

## NEWTON ACADEMY

Newton, W. J. A high class home preparatory school; semi-military organization. 50 miles from New York. Special attention given younger boys. Academic, Classical and Commercial courses. High, healthful location. Sports. Gymnasium. Summer camp. Horseback riding. Rates \$400. PHILIP S. WILSON, A. M., Prin., Box H-6.

## LONDON CLUBS

(Continued from Page 12)

made was not singing in any sense of the word, and so I got off on that count. One member proclaimed that my sentiments were libelous on the bulk of the membership and, therefore, I should be expelled from the club.

"You can't do it," I said. "I've resigned."

"In that case," put in another, "you have no right in this smoking-room."

"Begging your pardon," said I, "I have, for my resignation does not take effect until five o'clock, and you cannot get the committee together and have me expelled before that hour. And so, ta-ta! Good-by! And as Mark Twain said, I'll secure a bit of the rope when you're hanged."

So the club that I entered as a Liberal I departed from as a Tory and a Socialist, which is a combination that Hocking would probably say was impossible; but an ounce of fact is worth a ton of theory, and I point with pride to myself and say: "Here is a living example of such union."

Although I just escaped with my life from the National Liberal I often wonder why I have not been expelled from some of the other clubs to which I belong. I believe that in secret the ejection must have been discussed, but up to date nothing has come of it. One venerable institution, which I must not name, I should be very sorry to leave, for its kitchen is delectable and its wine-cellar beyond all praise.

## Why the Change Was in Stamps

When one of the stewards gives you change he makes up the odd amount in postage stamps. This seemed to me inconvenient, and I spoke about it to one of the members with whom I got acquainted. He said it was a survival of the old idea that no gentleman is cognizant of the fact that copper coin is issued. There was a time when even silver was handled with reluctance in this club.

Another rule to which I took exception is the charging of table-money. It seemed to me that one should not pay table-money at a club any more than at a private house, but, granted that we had to suffer this exaction, I thought there should be some regulation about it. At breakfast or lunch no table-money is charged. For dinner a shilling is requested; for supper, sixpence.

"Now why," said I, "should one meal be differentiated from another in this partial fashion?"

I brought this point to an issue some years ago, and I am quite sure the horrified committee discussed my expulsion; but, being so old-fashioned, each member of the committee had such a respect for a man who, however wrong-headed, asserted he was fighting for a principle, that no evil consequences ensued so far as I was concerned.

Dinner ends at nine o'clock, and even if you order the same thing after that hour it is called supper. For dinner, as I have said, a shilling table-money is exacted, and for supper sixpence. Satan finds some mischief still for idle hands to do, and one evening in the club, with no great affairs to occupy my mind, I wrote out my order for a meal at ten minutes to nine. This is done by placing one's autograph at the head of a form, writing in the hour at which the order is given, and opposite that the hour at which the repast is to be served; then, having made out the menu, the sheet is handed to a servant of the club, who takes it to the dining-room, and exactly at the moment indicated the banquet waits.

At ten minutes after nine I began my meal, and when I came to pay for it found myself charged a shilling table-money. I refused to pay more than sixpence. Of course, one must not argue out any matter with the club servants; you merely quietly state your objection, it is recorded on the order sheet and goes in due time to the chief steward. If he cannot settle it the complaint advances to the secretary, and if it baffles him the house committee sit upon it. Through all these processes my protest meandered, and at last came a formal demand for the payment of a shilling. Now was my opportunity. It was quite within the bounds of club etiquette for me to argue with the committee, so long as I did so respectfully and in writing.

"Table-money," I wrote, "must necessarily mean a payment made for the use

## SCHOOLS &amp; COLLEGES

## Randolph-Macon Woman's College

LYNCHBURG, VA.

Classed by the U. S. Commissioner of Education as one of the sixteen "A" colleges for women in the United States. The college is endowed and well-equipped for college work. Campus of 50 acres environed by beautiful mountains. Four separate laboratories; library; astronomical observatory; sky-lit art studio; music rooms, etc. Full scientific course in physical development with new gymnasium, swimming pool, large athletic grounds, boating reach. Full courses in music and art. Endowment reduces cost to students to \$300, including full literary course.

For catalogue address

WM. W. SMITH, A. M., LL. D., President, Box 960.

The Weston School  
For Girls

43 St. James St., Roxbury, Boston, Mass.

Situated on a quiet hilltop street in Boston. The purpose of the school is to fit girls for life rather than for examinations. College and general courses.

It is different, better and worth investigating.

Mrs. Elisabeth Mathews-Richardson, A. B., Prin.  
Rev. S. S. Mathews, D. D., Dean and Treasurer.

## Lasell Seminary

Auburndale, Mass. Ten Miles from Boston



This school combines courses in Language, Literature, Science, Music and Art with thorough instruction in the theory and practice of Household Economics. Training is given in the Art of Entertaining, House Furnishing and Management, Marketing, Cooking, Dress Making and Millinery, Tennis, Boating, Swimming, Riding and other sports are encouraged. Resident nurse. For illustrated catalogue, address

LASELL SEMINARY, Auburndale, Mass.

Tabor Academy  
Marion, Mass.

A modern endowed school, with the best features of the old New England Academy.

Boys and girls over twelve years of age admitted, if ready for the usual high-school course.

Courses preparing for college and business. Handicrafts.

Beautiful location on the shore of Buzzards Bay. Excellent equipment. Annual expenses less than \$325. Address

N. C. HAMBLIN, Principal.

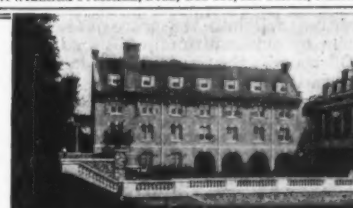
## The Frances Shimer Academy

Of the University of Chicago

A Home School for Girls and Young Women. College Preparatory and General Courses. College Department. Two years' course with diploma. Music, Art, Domestic Science, Stenography, Elocution. Rate \$350. Certificate admits to best colleges. Golf, tennis, coasting. Gymnasium. Beautiful grounds. 50th year opens September 8th. No building more than six years old. New \$20,000 college dormitory. Three hours from Chicago.

Chicago Office, Fine Arts Bldg., August.

Rev. WILLIAM P. MCKEE, Dean, Box 611, Mt. Carroll, Illinois



## The Ely School For Girls, Greenwich, Conn.

One of the best equipped schools for girls in the country. Beautifully located, overlooking Long Island Sound, and only 50 minutes from New York City. Building new and specially designed for the school. College preparatory and general course. Modeling, drawing, choral and sight-singing included in every grade. A Special Department for all branches of Domestic Science. Grounds 25 acres in area. Gymnasium. Outdoor sports. Catalogue on request.

National Park Seminary  
For Young Women

ONE OF OUR 18 BUILDINGS



Washington,  
D. C.

(Suburb)

The  
Glen  
School

The story of the school: of its phenomenal growth; its remarkable equipment of 18 buildings, grouped in College Fashion, forming a miniature village; its training in home-making; its development of special talents; its pleasures, sight seeing, and study of the Capital - can be told fully only in our catalogue. Address Box 181, Forest Glen, Md.

PEIRCE  
SCHOOL

-America's leading business school. Widely recommended for the thoroughness and practicality of its courses, which combine a general education with a technical training in all essential commercial subjects. Graded classes, adapted to college graduates as well as those having but a grammar school education. Summer Term, June 28; Fall Term, Sept. 1. Write for 44th Year Book.

PEIRCE SCHOOL, Record Building, Philadelphia

Pennsylvania Military  
College, Chester, Pa.

46th Year begins September 15.

Degrees in

Civil Engineering, Chemistry, Arts.

Also preparatory Courses.

Infantry, Artillery, Cavalry.

Scholastic, Military, Moral, and

Athletic training. Catalogues of

Col. CHAS. E. HYATT, President.

IRVING  
SCHOOL for Boys

Tarrytown-on-Hudson  
NEW YORK

Only 25 miles from New York, in the historic "Irving" country. Prepares for all colleges and scientific schools. Gymnasium, athletic field and swimming pool. Summer Camp, Ramapo Lake, Litchfield Hills, Conn. 1100 feet altitude. Address

J. M. FURMAN, A. M., Head Master, Box 998.

## PERNIN SHORTHAND

Makes Expert Stenographers

It is the simplest, most legible and rapid shorthand in existence. It employs no shading, no positions, no hundreds of brain-racking rules and exceptions, no thousands of word signs to be memorized. Enroll with one of the highest grade stenographic training schools in the United States. No failures. Textbook on approval. Write for free booklet No. 2.

The PERNIN SHORTHAND INSTITUTE, Detroit

## Chevy Chase College and Seminary

A Home School for Young Ladies. Campus of eleven acres. Special advantages in Music, Art, Elocution and Domestic Science. Golf and other out-door sports. Healthful location; artesian water. Terms reasonable. Address

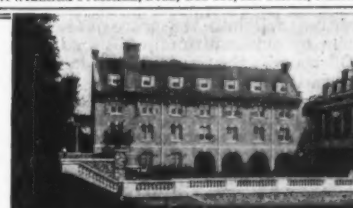
Mr. and Mrs. S. N. BARKER, Principals, Drawer 541, Washington, D. C.

## The Pratt Teachers' Agency

70 Fifth Avenue, New York

Positions in public and private schools and colleges procured for teachers. Parents advised about schools.

Write for particulars. Wm. O. Pratt, Mgr.





## "Morse" Tools

The individual machinist needs good tools, and the employer of machinists can hardly get along without them.

## "Morse" Tools

mean for the machinist, himself, efficiency, satisfaction and comparative freedom from annoyance. They mean to his employer less time lost, increased output, additional profit. They comprise Twist Drills, Reamers, Cutters, Chucks, Taps, Dies, Arbors, Counterbores, Countersinks, Gauges, Mandrels, Mills, Screw-Plates, Sleeves, Sockets, Taper Pins, and are furnished in either carbon or high speed steel.

Send for catalog which fully illustrates "MORSE" TOOLS

**Morse Twist Drill & Machine Co.,**

New Bedford, Mass., U. S. A.

## SCHOOLS & COLLEGES

### A Real Home School For Boys of All Ages

Old fashioned, conservative principles inculcated by modern methods and equipment as bulwark against present-day temptation to excess. Restricted attendance allowing personal supervision in study and daily life. Healthy location, outdoor athletic life, congenial companions. A happy existence makes a boy respond quickly to such proven efficiency in instruction as is offered at

### BLACK HALL SCHOOL

College Preparation A Specialty  
Charges \$500 per annum, for 34th year beginning September 27th, 1909.  
Write sure for catalogue and ask any question of  
**CHAS. G. BARTLETT, M. A., Principal**  
**BLACK HALL (Town of Old Lyme) CONN.**

### A New Plan for a Boy's Summer

Life out-of-doors with interesting exercises on land and water—things that delight a boy and do him good. The

### ULVER Summer Naval School

(On Lake Michigan)

course of eight weeks is an ideal vacation for boys. All aquatic and athletic sports under experienced directors. Tutoring may be had in any study. For beautifully illustrated catalogue, address  
**COMMANDING OFFICER, Culver, Indiana**

**Randolph-Macon Academy** For Boys and Young Men  
Fits for college, scientific schools or business. Work endorsed by over 30 colleges and universities. Beautiful and healthful location. Athletic grounds; gymnasium. Terms only \$200. No extras. For catalogue, address  
**E. SUMTER SMITH, Principal, Bedford City, Va.**

### DEMERITTE SCHOOL.

A PREPARATORY SCHOOL FOR BOYS WHO WANT AN EDUCATION. ADDRESS,  
**Edwin DeMeritte, 815 Boylston St., Boston, Mass.**

**CAMP WINNECOCK** FOR BOYS. Beautiful lake. 17th season. Maine Woods. Bungalows, cabins, tents; tutoring, canoeing, athletics, trips. The kind of outing that does boys good. Illus. booklet.  
**H. L. Rand, Prin. C. A. Daniels School, Malden, Mass.**

of the table. After nine o'clock the sum that becomes due is sixpence. I hereby tender that sum because my meal was begun ten minutes after nine o'clock."

The reply was that my order was written ten minutes before nine, therefore it was a dinner order, and again they demanded the shilling.

"Not so," I urged. "I used no table before nine o'clock, and so I refuse to pay table-money except for the period during which I enjoyed the table. Furthermore, I give you notice that I intend to order dinner served on the carpet of the dining-room, where I shall sit cross-legged like a tailor or a Turk and consume it, as is the custom in the eastern part of the empire. In this case I shall refuse to pay any table-money whatever, either the shilling or the sixpence. I can find among the rules no precedent that permits you to charge me floor-money. I regret extremely to cause inconvenience to the committee, but I am fighting on a matter of principle, and, much to my sorrow, I cannot give way."

As several years have passed and I have heard nothing more of the affair I take it for granted I have escaped, although the rule about table-money remains just what it always was.

### The One Joke of a Lifetime

The chief steward of this club is a man with the most serious face I have ever seen. To look at him you would think some irremediable sorrow lay continually upon him, and I have no doubt the catering for a class of men who insist on having everything perfect is indeed an anxiety. I have never seen him smile, and never did I expect him to be capable of a joke. Even now I cannot be sure that what happened between us and another very celebrated club was a mere desire to please every one concerned, as the chief steward solemnly declared it was when questioned by the committee, or whether it rose out of a supreme sense of humor which none of us suspected.

I have spoken of the Athenaeum and the United Service Clubs exchanging hospitality when one of them is house-cleaning. Our club, up to the time of the incident I am about to relate, exchanged courtesies with a very celebrated club I have referred to.

One of our priceless possessions is a brandy which was bottled in 1864. The other club has a brandy bottled in 1860. I do not pretend to be a connoisseur, but having tasted both brandies I certainly cannot tell the difference between them. The other club pretended that there was a difference—a difference entirely in their favor. Of course, when these guests joined us in our roomy clubhouse they were not guests, so to speak. They had as much right in the club as we had. Therefore they were quite privileged to do what a guest could not, which is to make complaints. A visiting brother, then, was in the habit of ordering our best old brandy with his coffee after lunch, and, having tasted it, would look up in surprise at the steward and say:

"Is this your best brandy?" And on being assured that it was he would take another sip, put on a look of surprise and place it down on the table with a sigh of disillusionment.

Now, our serious chief steward got tired of this sort of thing occurring year after year; so, on the regrettable occasion I am recording, he said to the chief steward of the other club:

"Your members appear not to care for our brandy. Wouldn't it be a good idea if we brought up a case or two of your 1860 to be served to your members only?"

The chief steward of the other club, who was a ponderous Brutus, not very quick-witted, fell into the snare placed before him by our own thin and dismal Cassius. Of course, the stout man should have warned the members of his club, but apparently he didn't think it mattered, and our man never said a word during the whole month when the foreign members were drinking their own brandy and pretending it was fit for use only in the kitchen. It was not until the last day of their stay that our sorrowful man, looking as if he were about to weep, with seeming inadvertence allowed the fact to escape that the much-criticized brandy was their own superb 1860 liquor.

Since then they have never exchanged with us, and even the most formal relations have ceased to exist between us.

## SCHOOLS & COLLEGES

### HOLLINS INSTITUTE

Founded 1842  
A College for Girls. Four years' course. Elective and Preparatory Courses, Music, Art, etc. Beautifully located in the Valley of Virginia, seven miles from Roanoke. The invigorating mountain climate and picturesque scenery combine to render this location one of the most desirable in the country for a girls' school. The seven main buildings are of brick and are well equipped. On the extensive grounds are mineral springs of valuable medicinal qualities.  
For catalogue, address  
**Miss MATTY L. COCKE, President, Box 314, Hollins, Va.**

### CAMP UTOPIA NEW BRUNSWICK CANADA

A Summer Camp for Boys. Fishing, Canoeing and Water Sports. Baseball, Football, Tennis and Golf. Tutoring if desired. Counselors:  
**BEN. S. WALLIS of Yale University**  
**E. F. VERWIEBE of Harvard University**  
**EDDY HART of Princeton University**  
**J. B. BRINE, Supt., Care A. G. Spalding & Bros., New York, N. Y.**

**TENNESSEE COLLEGE (For Women)**  
Handsome new \$75,000.00 building, 15-acre campus. Fine table. Healthful climate, highest educational traditions, Christian influence and home comforts. Trained nurse, physical culture, faculty of 28, individual attention \$31 enrolled 2nd year. For catalogue, address **Geo. J. Burnette, Pres., or J. Henry Burnette, Gen. Mgr., 611 E. Main, Murfreesboro, Tennessee.**

**VERMONT, Fairlee, Lake Morey.**  
**Aloha Camp** FOR GIRLS. Fifth season. Healthful location. Fine scenery. Boating, swimming, tennis, handicrafts. Nature study, horse-back riding, mountain climbing, etc. Substantial house for headquarters. Board four tents. Experienced counselors. Girls' welfare our first care. Send for booklet.  
**Mr. and Mrs. E. L. Gulick, 85 Maple St., W. Lebanon, N. H.**

**WASHINGTON, D. C., Lafayette Square**  
**HAMILTON SCHOOL** Opposite the White House  
For Girls and Young Ladies  
WRITE FOR CATALOGUE  
**MRS. PHOEBE HAMILTON SEABROOK, Principal**

**Miss Annie Coolidge Rust's 18th Year**  
**Froebel School of Kindergarten**  
Normal Classes  
PIERCE BUILDING, COPLEY SQUARE, BOSTON, MASS. Regular two-year course. Post-graduate and special courses. Circular on request.

**Montpelier Seminary**  
Montpelier, Vermont. 76th year. An ideal location. Thorough fit for college or business life. Music a specialty. Highest moral and spiritual training. \$35 per year. Send for catalogue.  
**Rev. E. A. BISHOP, Principal.**

**Howard-Payne College** for Young Women  
Fayette, Missouri. Preparatory and Full College Courses leading to A. B. Also very strong courses in Music, Art and Oratory. Modern buildings and equipment and large campus. Necessary expenses \$225 a year. Illustrated catalogue on request.  
**HENRY E. STOUT, President.**

**THE CHOATE SCHOOL**  
Wallingford, Connecticut. A New England Preparatory School, with a Lower School for young boys. A catalogue will be sent upon application, with addresses of those who know intimately the School's work and character.  
**GEORGE C. ST. JOHN, Headmaster.**

**LIBERTY LADIES' COLLEGE, LIBERTY, MISSOURI.**  
Offers a thorough and comprehensive course for the higher education of women. Location, 14 miles from Kansas City. American Mozart Conservatory. Assures a musical education of the highest order. For catalogue, address **President C. M. WILLIAMS.**

**THE OAKWOOD SEMINARY**  
Union Springs on Cayuga Lake, N. Y. Endowed boarding school for boys and girls under management of Friends. College preparation. Strong Christian faculty. Board and tuition, \$250. Capacity 75. Patronage not limited to Friends. Send for catalogue. **Walter Hallock Wood, A. B., Prin.**

**LINDENWOOD COLLEGE for WOMEN**  
Established 1831. The pioneer girls' school of the West. College courses. Music and Art. Training. Preparatory Department. 50 minutes from St. Louis. Terms, \$245-\$300.  
**REV. GEORGE FREDERIC AYRES, Ph.D., Pres., Box 281, St. Charles, Mo.**

**THE MISSES SPAIDS SCHOOL FOR GIRLS**  
3138 Michigan Boulevard, Chicago, Ill.  
College preparatory and finishing courses. Domestic Science, Music, Art. Certificate admits without examination to the leading colleges. Splendid new home. Catalogue on request.  
**The Misses Spaid, Principals**

**THE COLBY ACADEMY NEW LONDON N. H.**  
In the beautiful New Hampshire Hills. Altitude 1350 feet. Strong faculty. College certificate. Prepares for technical schools or business. Gymnasium. Athletic field. Attractive school life. Endowment. Every expense \$172. 56th year.  
Address **JUSTIN O. WELLMAN, A. B., Principal.**

**THE EAST GREENWICH ACADEMY** East Greenwich Rhode Island  
Founded 1802. Scholarship second to none. New Gymnasium. Athletic Field. Upper house rate \$250. Special rate to deserving students. Junior House and distinct school for boys from 8 to 12 years of age. Rate \$50. Address  
**Charles Alford Stenhouse, A. M., Principal.**

**Harvard University Graduate School of Business Administration**  
Banking and Finance Insurance Industrial Organization Commercial Law  
Accounting and Auditing Economic Resources Transportation Public Service  
Graduates of approved colleges will be admitted as candidates for the degree of Master in Business Administration. Two years' course. Mature students not graduates of colleges, if qualified by business experience or otherwise, will be admitted for special studies.  
With the exception of three prescribed courses—Economic Resources, Commercial Law and Accounting, the course of study is selected with a view to special training in a particular field of business. The school not only gives the student the theory of business administration, but emphasizes practical work, and offers an opportunity for office and shop experience during the summer in the various lines of business which are taken up during the school year. Training is specialized to prepare for the various lines of commerce and manufacturing.  
Address the **DEAN, 31 University Hall, Cambridge, Mass.**

### New York Military Academy

**Cornwall-on-Hudson, N. Y.**  
A Technical Preparatory School  
Organized and splendidly equipped for the work of preparing boys for College, the great Engineering Schools and business life. The Academy is conducted on a thorough military basis, has been famous for years for its firm and successful discipline, and is ranked by the United States Government in Class "A", the highest grade of military schools under government supervision. Cavalry detachment under an officer of the U. S. Cavalry. Full military band. Separate departments for young boys with the best equipment in the country. Located in the Hudson River Highlands, four miles from West Point. A region world-renowned for its beauty and healthfulness. Beautiful athletic field with every facility for all healthful games and sports.  
For catalogue apply to  
**The Registrar**

**OBERLIN ACADEMY.**  
Ohio, Oberlin, Box T.  
Eighteen instructors. Thoroughly equipped to prepare for any college or scientific school. New courses in History and Science. New gymnasium. Expenses reasonable. Seventy-seventh year begins Sept. 22, 1909. For catalogue apply **JOHN FISHER FRICK, Principal.**

**THE YEATES SCHOOL**  
Lancaster, Pa. Established 1854—Endowed. Calls out the best in every boy by its high standard of honor and entire sympathy. Besides cinder track, new gymnasium with pool, canoeing, swimming, shooting, skating, etc.  
**FREDERICK GARDNER, A. M. (Harvard), Headmaster, Box 599, FAYETTE, MO.**

**Central College** Founded in 1857. Full college courses leading to degrees. Modern buildings and extensive campus. \$400,000 invested in equipment and endowment. Expenses low and many men pay half by work. Valuable prizes and scholarships offered. Write for information.  
**WM. A. WEBB, President.**

**Powhatan College** Charles Town W. Va.  
Largest woman's college in the State. College preparatory and full college courses; Music, Art, Elocution. Normal course for teachers and a well-equipped Business Course. Healthful location. Rates \$200, and upward. Catalogue. Address  
**S. P. HATTON, A. M., LL. D., President.**

**Kimball Union Academy, Meriden, Conn.**  
High elevation in one of the most attractive sections of the New Hampshire mountains. Experienced instructors. Certificate privileges. Young men and women. Separate dormitories. Athletic field. The endowment permits low cost of \$180. Address,  
**CHARLES ALDEN TRACY, Principal.**

**MASSACHUSETTS, Billerica. (20 miles from Boston.)**  
**The Mitchell Military Boys' School**  
A thoroughly modern military high school. Boys admitted 8 to 16 inclusive. Honorable dismissal from last school required. Special matron for younger boys. Number limited. Catalogue upon request.  
**A. H. MITCHELL, Head Master.**

**KEE MAR COLLEGE** Hagerstown, Maryland  
For Women. Modern buildings, campus of ten acres, in the beautiful Cumberland Valley. Preparatory, Collegiate and Special Courses, with unusual advantages in Art and Music. \$300 a year. For illustrated catalogue, address **S. M. NEWMAN, D. D., President.**

### CAMP OHIO MILITARY INSTITUTE

**Lake Leelanau, Michigan, July 6.**  
Location. Ideal spot in beautiful Michigan. Advantages. Healthful camp life, tutoring, boating, swimming, fishing, hunting, trip on Great Lakes.  
Address, **A. M. HENSHAW, Commandant, Box 29, College Hill, Ohio**  
Fall term of the School begins September 28.

**Boys' Summer Camp**  
"Wildmore," in the Maine Woods  
Tenth season. The kind of vacation that does good. Mountain climbing, canoeing, fishing—the life a boy loves. Coaching trip to Mt. Washington. Manual training: Motor boats, Bungalow, Dining Hall, Boat House, all new. Companionship of college bred leaders. Tutoring. Resident physician. Experienced physical director.  
Branch Camp in Rocky Mts. Booklet.  
**IRVING B. WOODMAN, Ph.D. 215 West 23d Street, New York.**

**CAMP ST. JOHN'S**  
In Northwestern Wisconsin. For Boys and Young Men. Provides a summer of enchantment. Many features not found elsewhere. Permanent address,  
**CAMP ST. JOHN'S, P.O. Box 44, Care St. John's Military Academy, Deland, Waukesha Co., Wis.**

**CAMP SEBAGO FOR BOYS.**  
In the lake regions of Maine, 18 miles from Portland. All field and water sports—canoeing, motor boats, swimming, fishing, tramping, tennis, horseback riding, etc. Conducted by experienced educators. Booklet. Address  
**Ernest C. Witham, 561 Broadway, So. Boston, Mass.**

**CAMP WINNISQUAM**  
Lakeport, N. H. The best place for young boys. Fishing, canoeing, swimming, tennis, baseball, golf, horseback riding, etc. Where boys are happy and healthy, free and fearless, safe and shielded. Illustrated booklet.  
**M. H. MOODY, Box 45, WATERBURY, VT.**

**Camp Wachusett** Lake Asquam, Holderness, N. H.  
Seventh season. Boating, canoeing, fishing, swimming, water and land sports. Instruction by a specialist in Natural History. Tutoring if desired. Highest references. Send for circular to  
**Rev. LORIN WEBSTER, L. H. D., Holderness School, Plymouth, N. H.**



# PORTLAND

"The Rose City"

# OREGON

Might well be termed "The Building City," as there are now under construction more "Class A" buildings than in any other two cities combined in this part of the United States.

Commands both the Columbia and Willamette rivers, which occupy first and second place commercially between the Mississippi River and the Pacific Ocean.

Is the chief wholesale and distributing point of the Pacific Northwest, supreme in a trade territory of 250,000 square miles, the products of which roll "down grade to Portland."

Is second wheat port in the United States.

Stands fourth among American cities in the distribution of agricultural implements.

Ships more lumber annually than any other port on earth—for the past two years production has averaged 2,000,000 feet for every working day of the year.

Is the pivotal point in railroad building in the Pacific Northwest.

Has one-sixth the standing timber of the United States, or more than any other state. Government estimate, three hundred billion feet.

A vast undeveloped area now available to the homemaker and investor will go on the market in 1909. This will be the most luscious melon cut in Uncle Sam's domain during the present year.

Has arable land enough for twenty million people. Present population 700,000.

Does more than any other state to advance irrigation, being the largest contributor to the United States Reclamation Fund.

Is natural dairying state. Annual product \$17,000,000, an increase from \$5,000,000 five years ago. Western portion has pasture every month in the year. Ranks second in wool clip among the states.

Oregon apples, pears, and cherries find their way to the tables of sovereigns and multi-millionaires of

WRITE FOR  
**Authentic Information**  
About Farming, Manufacturing, Professional and Business  
**Opportunities in Oregon**  
Ask Questions Freely—They Will Be Answered with Painstaking Detail. Address  
**PORTLAND COMMERCIAL CLUB, PORTLAND, OREGON**  
**FREE** Richly Illustrated Booklets telling of life in Oregon—filled with human interest—how others have made money in fruit-growing, dairying, farming, lumbering, manufacturing and business and how YOU can make money. This is YOUR CHANCE. One letter will bring a deluge of information from many Oregon points. Write Portland Commercial Club, Portland, Oregon.

The Northern Pacific, Great Northern, and Chicago, Burlington & Quincy have united in building into Portland from the greatest agricultural section of the Northwest down the north bank of the Columbia. Their just-completed double-track bridges into the city cost three millions of dollars. Headquarters in the Pacific Northwest for the Southern Pacific, Oregon Railroad & Navigation Company, and numerous Harriman system branches. The Canadian Pacific has through trains from St. Paul to Portland. Four interurban electric railroad systems radiate from Portland.

Has been chosen by Swift & Company and other great packers as their supply point for the Pacific Northwest, Alaska, and the Orient, and they are spending millions here.

Is building on an enormous scale, both for industrial and commercial purposes, with which home-building keeps pace.

Has absolutely pure water and a mild climate, which have given the city a death rate of but 7.14 per thousand, the lowest in the country. Complexions of Portland women are famous, and vie with the city's roses.

every civilized land—they are the best. Returns of from \$300 to \$1,000 per acre on fruit lands are not exceptional.

Poultry products, \$5,000,000 annually. Local market demands three times that amount at highest prices.

Has water-powers sufficient to operate thousands of factories and run electric lines throughout state.

Live-stock in state estimated at \$75,000,000—packing-plants now building insure a trebled market.

Has two prosperous mining sections, located in the eastern and southern portions of the state—gold, silver, iron, copper, and oil among the products.

Has diversity of climates and soils suited to every product of the temperate zone not dependent upon hot nights.

Has active commercial bodies. Ninety-two of them, including this club, compose the Oregon Development League, and you can hear from almost every one by writing one letter to the Portland Commercial Club.

**You can visit Portland and other points in Oregon without the cost of an extra cent on any one-way or round-trip ticket that includes a trip to the Pacific Northwest.**

**Oregon is the checker-board upon which Harriman and Hill are playing the game of modern railroad building, and 1909 will see greater prosperity here than in any other State of the Union.**

The mother of Ruth Chisholm (Etna Green, Ind.) found she could not stand the strain of nursing, and was compelled to put baby on the bottle. Several infants' foods were tried with poor success.

## Eskay's Food

agreed with her from the first feeding, and Ruth continued to thrive, as her picture shows.

Hundreds of similar cases prove the strength of our claim that Eskay's Food added to fresh cow's milk is the nearest approach to Mother's Milk.

A generous free sample of Eskay's (10 feedings) and our helpful book "How to Care for the Baby" will be sent free to any mother on request. May we send yours to-day? If convenient use the attached coupon, or a post card will do.



SMITH, KLINE & FRENCH CO., 475 Arch St., Phila.  
Gentlemen: Please mail, without charge, 10 feedings of Eskay's Food and your book.

Name \_\_\_\_\_  
Street \_\_\_\_\_  
City and State \_\_\_\_\_



For "going-away" time—

## VELOX Post Cards

Just slip a package or two in your vacation outfit, along with your Kodak films, and send home pictures that tell the story.

NEPERA DIVISION,  
EASTMAN KODAK CO.,  
Rochester, N. Y.

When this invention is used one pound of tea goes as far as three pounds. Agents make a mint of money selling it. Send 10c for 25c sample, postpaid.

Agents:  
send for my  
**Acorn T-Maker**



DR. LYONS, 1022 Day Street, Pekin, Ill.

**Salesmen** Best Health and Accident Protection. Old line Company. \$1,000 at death, \$5.00 weekly, \$100 emergency benefit, accidents of any kind. Cost \$2.00 a year. Seal grain wallet free. Liberal commission. Excellent side line. GERMAN REGISTRY CO., 1091 Holland Bldg., St. Louis, Mo.

## HIGHER FINANCE

(Continued from Page 15)

"And, Alcibiades, you're Patsy the Brute."

"That's fierce enough. Where's the coin?"

"You'll get that in the cage."

"No, you don't—we get it now."

"Don't you trust us?"

"I'd rather feel the coin."

The Tennessee Shad consulted with Macnooder, and Doc paid over thirty dollars and stationed himself so as to command the retreat of the Trenton Terror. On the stroke of twelve they stole up to the cage and entered by the back, by means of three large boards prudently loosened for the occasion, to secure a retreat.

The ring was already roped off. Four dim lanterns at the corners lighted up the white sweaters and ratlike eyes of the silent, breathless crowd. Above, a swallow or two, disturbed by the unusual spectacle, was frantically scurrying among the rafters. At moments the door opened and a whispered recognition was heard.

Macnooder presented the combatants to the Gutter Pup and sent them to their corners to strip for action.

Murmurs of surprise began to rise from the amateurs as the ribs and collar-bones of Patsy the Brute appeared from under the red flannels.

"Gee, he's thinner than the Shad!"

"He's wasted away."

"I don't bet on that guy."

"He must be awfully scientific."

"His blows wouldn't annoy a fly."

"Me for the Trenton Terror."

But at this moment the upper anatomy of the visitor was disclosed.

"Lord, he's thinner still!"

"I can look right through him."

"He looks more like a professor of chemistry."

"How many ribs can you count?"

"Featherweight? Paperweight, you mean!"

The Tennessee Shad, prepared for such criticism, advanced swiftly to the middle of the ring and held up his hand.

"Ladies and gentlemen, before opening the festivities tonight I desire to say a few words in explanation. We are placing before you tonight, at much expense and great personal danger, one of the most unique, I may say the most unique, bona-fide, high-class professional exhibition in the history of the school. I will say, for the benefit of a few experts on baby carriages and tiddleywinks who seem to be unusually vociferous tonight, that these gentlemen are not bloated middleweights. They are featherweights; each man is trained to the second; there is not an ounce of superfluous flesh on their bones. Each man is a streak of lightning, with muscles like whipcords, skilled in every trick and artifice of the game. We have tried to put before you not a lumbering exhibition of fatty degeneration, but a sizzling, raring, tearing spectacle of fast, furious and sanguinary fighting. Are there any criticisms of the management?"

There were none.

Macnooder arose and made a sign to the seconds, and the contestants lumbered forward, Alcibiades girl with the school colors, his antagonist decorated about the waist with a blue-and-white pennant loaned by the Duke of Bilgewater.

"The contestants tonight," continued Macnooder in singsong, "are, on my right, Patsy the Brute, who will uphold the red and black; on my left, the Trenton Terror. Both men have ferocious reputations. In explanation I would say, in confidence, that Patsy's retirement from the professional ring was simply due to his having accidentally killed a man by a terrific wallop on the solar plexus, an accident which he profoundly regrets. The contestants are old enemies, they have already met three times in three bruising contests, and they do not want to conceal that this is a fight for blood! At their personal request the rules will be stretched so as to permit of the most deadly slaughter. The presence of our well-known sporting authority, the Gutter Pup, as referee, will, however, be a guaranty that this fight, though slashing, will be absolutely square and aboveboard! Rounds, three minutes each—one minute interim. Every one be seated!"

The Gutter Pup whispered a moment to the contestants and then sprang back, crying:

"Time."

Would you like to try the latest fashionable Paris perfume?

Write and ask us for a sample of

## ED. PINAUD'S LILAC VEGETAL



The most delicate, refined, lasting EXTRACT ever offered at a low price. We say low price, but this does not mean "cheap" perfume. ED. PINAUD'S Lilac Vegetal is superfine in quality, but it is not put up in an expensive fancy package—we prefer to put the value in the perfume itself. Therefore, it retails at 75 cts. for a large bottle (6 oz.). Buy it at any first-class drug or department store. Write us for the sample first, but by all means try this fragrant delight. Prove its superiority for yourself—we know you will like it. Write for the sample to-day, enclosing 4 cts. (to pay postage and packing).

Address our American Offices

PARFUMERIE ED. PINAUD, Dept. C 4, ED. PINAUD BLDG., NEW YORK

Lilac Vegetal is delightful for handkerchief, atomizer, bath and finger bowl. Especially valuable in warm weather—overcomes the unpleasant effects of perspiration. Be sure to get the genuine. ED. PINAUD'S name guarantees its quality.

If you want beautiful hair, use ED. PINAUD'S HAIR TONIC (Eau de Quinine).



## Bad Air vs. Good Work

You can't do your best work—and you shouldn't expect it of others—in a stuffy, perhaps smoke-filled room, breathing the same air that has been breathed over and over by several people. Pure air is just as necessary as pure food. Poor ventilation produces not only discomfort and loss of energy, but greater susceptibility to disease. The only way to get fresh air indoors at reasonable cost is to use a

## STURTEVANT Ready-to-Run Ventilating Set

Desk and ceiling fans do not ventilate, they simply stir up the stagnant air, and make you feel a little cooler. Ventilation by means of windows is slow and insufficient, and subjects you to drafts. To produce real ventilation the stagnant air and disease germs must be removed and fresh air substituted. This is just what the Sturtevant Ready-to-Run Ventilating Set does. Completely changes air in an ordinary room in from 10 to 15 minutes at a cost of only one to three cents an hour. Simple, noiseless, mechanically and electrically perfect. Indispensable in the office, workshop, home, sick-room, smoking room, telephone booths, and scores of other places. It will pay you to investigate. Write today for Bulletin 108-P. B. F. STURTEVANT CO., Boston, Mass. General Offices and Works, Hyde Park, Mass.



**SALESMANSHIP** by word of mouth appeals to all the senses. Printed salesmanship—advertising—plays upon but one, the sense of sight. Therefore you must take advantage of every point and illustrate your selling argument with clever, convincing illustrations and engravings that show your goods to the best advantage. Write for information.

Day and Night Service  
**Barnes-Crosby Company**  
E. W. HOUSER, President  
Artists Engravers Catalog Makers  
215 Madison Street, Chicago  
Branch Offices in fifteen principal cities.

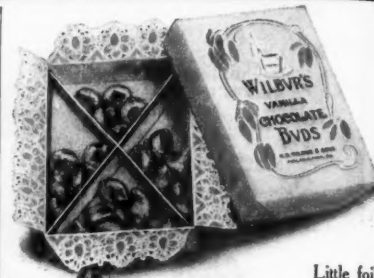


## BANKING BY MAIL AT 4% INTEREST

In judging a bank, always remember that it is Capital and Surplus that stand between the depositor and any possible loss. The Capital and Surplus of this bank amount to Six and One-half Million Dollars, a margin of safety that assures ample security for every dollar entrusted to us.

Send to-day for free booklet "M."

**THE CITIZENS SAVINGS & TRUST CO.**  
CLEVELAND, OHIO  
RESOURCES OVER 42 MILLION DOLLARS



Little foil wrapped forms of solid chocolate, deliciously flavored and possessing that smooth melting quality to be found only in the very highest class.

Look for the Cupid Trade Mark inside the foil wrapper. All others are imitations.

Buy your druggist or confectioner, or send us one dollar for a pound box prepaid.  
One sample box for 30c in stamps and your dealer's name  
**H. O. WILBUR & SONS, INC.**  
222 Broad Street Cocoa Manufacturers Philadelphia, Pa.

## CHICK SAVING COOP

Keep chicks warm and dry and save them from Rats, Weasels, Lice and Mites in the all metal Sanitary Brood Coop. Exclusive pattern, made only by us. Adds 100% to profits. Knocks off 50% from cost of poultry raising. Easily taken apart and stored. Send for Free Circular. Agents wanted.  
**Des Moines Incubator Co., 295 Third St., Des Moines, Iowa**

Buy TOBACCO DIRECT From **FACTORY** Then you will learn to know the exquisite aroma of a pure, perfectly blended, clean and wholesome smoke. **French's Mixture** The Aristocrat of Smoking Tobacco pleases instantly, and satisfies continuously. Fragrant, rich, mellow and never bites tongue. Not sold by dealers, but direct to smokers in perfect condition. Send 10c silver or stamps for Large Sample Pouch and Booklet. French Tobacco Co., Dept. E, Statesville, N. C.

## PATENT WHAT YOU INVENT

Constant Demand for Good Inventions. Send sketch of your idea for free opinion as to patentability. Our free books tell what to invent and how to obtain a patent. Write for them. Ask for our references.  
**WOODWARD AND CHANDLEE, Attorneys**  
1257 F Street, N. W., Washington, D. C.

**TRAVELING MEN USE THE TEN-YEAR PEN**  
No filler required. Fills itself wherever there is ink. Always writes and never leaks. Guaranteed for ten years. Money refunded if unsatisfactory.  
—PRICE, \$2.50—  
**The Ten-Year Pen Co., 77 Summer St., Boston, Mass.**



## The Florsheim SHOE

Look for Name in Shoe

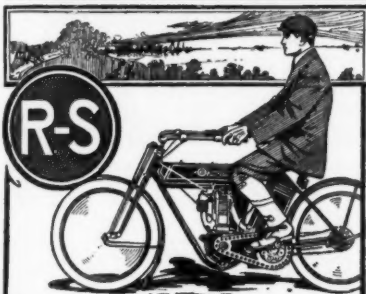


The "Cambridge"  
the Conservative Man's  
Selection—Any Leather

**A** FIT for every foot  
and a style to  
please—184 specially  
designed "Natural  
Shape" Oxford lasts that  
are comfort bringers.

Most Styles \$5.00  
Write for Style Book

The FLORSHEIM SHOE COMPANY, Chicago, U. S. A.



There is real enjoyment in store for  
you if your vacation plans include an

### "R-S" Motorcycle

This powerful, speedy machine offers  
unlimited opportunities for extended  
tours or pleasure trips, at the lowest  
possible cost. A pint of gasoline (cost 2  
cents) takes you 20 miles on the "R-S,"  
and there is "no limit to speed but  
the law."

You owe it to yourself to learn more  
about this new form of recreation that  
is everywhere becoming popular.

Write for the illustrated free "R-S" Motor-Bicycle Book,  
that contains interesting particulars. Write to-day.

**READING STANDARD COMPANY**  
River Street, Reading, Pa.

"Built and tested in the Mountains."

## UNION METAL COLUMNS

For Porches and Pergolas

Will not split, check or rot.  
Dignified classical designs. Made  
entirely of metal, in all sizes up to  
40 inches in diameter. Finish to  
match anywood perfectly. Stronger  
and more durable than wood.  
**Last Longer—Cost No More.**  
Write now for Booklet "A-68"  
describing Union Metal Columns.

The Union Metal Mfg. Company  
681 Clifton St., Canton, O.  
We ship everywhere.

The Trenton Terror and Patsy the Brute  
stood confronting each other, visibly em-  
barrassed.

"Make 'em shake hands, Gutter Pup,"  
said the Tennessee Shad quickly.

"Did you see that?" said Doc Mac-  
nooder, on the other side. "They didn't  
want to shake hands. Gee, but they've  
got it in for each other."

The first round was not exactly thrilling.  
"The light and the ground bother 'em,"  
said Macnooder. "Just wait till they  
get their bearings."

"Funniest style I ever saw."

"Why, they hold their fists down by  
their knees."

"Featherweights always have styles of  
their own."

"Don't see how they can strike from  
there."

"They're quicker than others. You'll  
see, all right."

Round number two passed like the first.

"When are they going to begin?" said a  
voice.

"Push 'em together."

"Tie 'em together."

"They're sizing each other up," said  
Macnooder; "planning out the campaign."

In round three their gloves met twice.

"Each is afraid of the other's wallop,"  
said Macnooder loudly. "One blow'll  
decide it. Great foot-work, wasn't it?"

Suddenly in round four, just as a few  
polite blows had been struck, a hoarse  
voice at the back whispered:

"Cheese it!"

Instantly the cage was plunged in dark-  
ness, while a confused murmur rose.

"It's the Doctor."

"We're trapped."

"We'll all be fired!"

"Let's get out."

"Silence!"

"Shut up, every one. The Shad's gone  
to reconnoiter."

Presently the Shad's voice was heard:

"Light up again, there isn't a mouse  
stirring."

The lanterns flickered up again.

"Who yelled 'Cheese it'?" said Turkey  
angrily.

Every one stood up and looked about.

"If any one's afraid he can get out now,  
quick," said the Gutter Pup. "We don't  
want to cheat the cradle."

Strangely enough no one availed himself  
of the opportunity.

Round four being resumed ended with  
the professionals clinched desperately.  
Then another delay arose. The contestants  
refused to fight unless the hat was passed  
for additional contributions. Macnooder  
calmed the angry crowd by explaining that  
the ground was so rough and the light so  
bad that the Trenton Terror was really  
running the risk of twisting his ankle.

The hat showing only five dollars and twenty  
cents, the management was forced to add  
five dollars more before the fighters con-  
sented to go on. Macnooder having taken  
the precaution to hold up the bonus until  
one good round had been fought, the hopes  
of the whole company were raised by a  
few resounding thumps, accompanied by a  
great amount of prancing about the ring.

Toward the end of round seven, again  
the sepulchral voice was heard.

"Hi! Cheese it!"

Again every light was doused, while  
every one waited with calculated breath.  
Again the Tennessee Shad slipped out by  
the back, reconnoitered and angrily re-  
turned. This time every one, slightly  
unnerved, made a determined search for  
the alarmist, accompanied by such inviting  
requests to show himself that it was no  
wonder the search was unproductive.

They returned to the ring.

"This is getting on my nerves," said  
Goat Finney, blowing on his fingers.

"Wish the deuce it was over."

"The Doctor'll be sure to hear of it."

"Course he will."

"He always does."

"Why don't they hurry up?"

The next round, as the result of another  
strike, the hat was passed again. In round  
nine another alarm arose with another  
fruitless search for the disturber. By this  
time the feeling of panic was getting on  
every one's nerves.

At the end of round ten an angry con-  
sultation took place in the middle of the  
ring. The Trenton Terror positively re-  
fused to continue unless the stakes were  
increased. Macnooder addressed the tur-  
bulent meeting:

"Say, fellows, a word, one word, please.  
This is the situation. This fight is illegal.

## Use It For 10 Baths

Then return it if you wish. (Read offer below.)

Once you know what shower baths mean for health  
and comfort, you will want no other. Wonderfully  
bracing; three times quicker than tub-baths and  
take no more water; the only bath using always  
fresh, clean water; taken daily, with a brisk rub-down,  
they give the benefit of a gymnasium course.

## The Brasscrafters

Shower Bath \$10<sup>75</sup> Delivered

Order model No. 5004 from your dealer or from us. It is full size;  
metal parts of best nickel-plated brass; rubber or duck cur-  
tain. Will last a life-time. Can be put up in a few minutes  
with only a screw-driver. Use it 10 days, and return  
it if you wish, and your money will be refunded.

**FREE** for a limited time. To show the  
quality of the goods we make,  
we will send to the head of any family inter-  
ested in shower baths, who will send his dealer's  
name and enclose this offer, a handsome sanitary  
nickel-plated brass and glass tooth brush holder.  
Holds 5 brushes. Value 50c.

Booklet about Showers free on request

The Brasscrafters 92-100 North Street  
(J. P. EUSTIS MFG. CO.) Boston, Mass.

Interesting proposition to dealers



### PATENT YOUR IDEAS

\$5,500 for one invention. Book,  
"How to Obtain a Patent" and  
"What to Invent" sent free. Send rough  
sketch for free report as to patentability.  
Patents advertised for sale at our expense  
in fourteen Manufacturers' Journals.  
Patent Obtained or Fee Returned  
**CHANDLEE & CHANDLEE, Patent Att'ys.**  
Est. 16 years. 902 F. St., Washington, D. C.

### FREE—Valuable Horse Book



"Horse Sense About Horses"  
Written by experts with years of practical  
experience. Every horse owner should  
have it. May save you hundreds of dol-  
lars. Sent FREE by manufacturers of the  
"CLEAN" CURRY COMB  
which cleans itself. Automatic action—easy on  
horses. Worth a dozen ordinary combs. Ask  
your dealer. Price 35c prepaid. Write for  
FREE book. Send dealer's name.  
CLEAN COMB CO., 27 Fifth Street, Racine, Wis.

Let us Put Fifty  
Little Cigars  
on your  
desk

In  
Handsome  
Metal  
Boxes



We want  
business and  
professional men  
everywhere to learn  
about the ideal short smoke  
—BETWEEN THE ACTS  
Little Cigars. All the goodness of a  
big cigar—all the flavor, all the aroma,  
all the satisfaction. But a short smoke, and  
a light one. If your dealer cannot supply you in boxes of 10  
or 50, send to us for a trial box of 50. Just try having fifty of  
these on your desk and see how much you cut down your cigar  
bill—how much you increase the enjoyment of smoking.

### Get This Straight

For your own good remember this important  
difference:—Between the Acts Little Cigars are  
made only from specially selected new leaf.  
Many other little cigars are made as by-products,  
fragments left from the making of larger cigars,  
etc. Cuttings and remnants from making larger  
cigars are never used in Between the Acts. We  
buy the whole leaf—and use the whole leaf.

Discarding all stems of the leaf—we must dis-  
card them—even more strictly than factories  
that make large cigars. Because Between the  
Acts could not possibly be such a good smoke  
if it were not for their long, fine, clean filler, ab-  
solutely free from shorts and stems that you find  
in many other little cigars. The whole of every  
Between the Acts Little Cigars is pure tobacco.

### COUPON

Name \_\_\_\_\_

Address \_\_\_\_\_

Send only fifty cents, (stamps or coin) and we will deliver you  
all charges prepaid, fifty Between the Acts Little Cigars in a  
handsome metal box. Don't miss this opportunity to get ac-  
quainted with the best of all short smokes. Address, Dept.  
L. C., American Tobacco Co., 111 Fifth Ave., New York.

### Or, Better Still

Send a \$1.00 bill and we will  
deliver 100.

All Tobacco  
No Paper  
Not a Cigarette

Sold generally where good cigars are sold  
—in handy metal boxes containing ten or  
fifty little cigars.



### White Mountain Ice Cream— Everywhere and All the Time

Nothing like ice cream to crown the pleasure of a picnic spread—a lawn fête—or any occasion where the best refreshment is wanted.

Delicious ice cream—a water ice, or a frozen dessert, is quickly made and adds to the fun, festivity and feasting, when the

### Triple Motion White Mountain Ice Cream Freezer

is one of the party. Four minutes' easy turning is all the time and work required to freeze in the "White Mountain." One motion to the crank gives three motions to the paddle. That means cream of great delicacy—no lumps, or half frozen spots, in the contents of a White Mountain Freezer.

Ice Cream is healthful; make it often in your own home—then you know it's pure.

Write for our FREE booklet  
"Frozen Dainties"

Tells of good things easy to make in a White Mountain Freezer—Ice Cream, Ices, Sherbets and Frozen Puddings.  
**THE WHITE MOUNTAIN FREEZER CO.**  
Dept. D, Nashua, N. H.



### Trousers That Hang From the Hips

These illustrations show two styles of "Nufangl" Dress Trousers—the "Peg-Top" and the "Conservative"—cut to conform to the exacting lines of the new fashions. The "Nufangl" principle of waist adjustment is applied to both—no straps, no buckles.

Present

## "Nufangl"

Trousers

have vents at the side seams, each fastened by two snap fasteners that permit of six variations in waist measurement, totalling nearly five inches. "Nufangl" Trousers are what are known as "hip pants"—neither suspenders nor belt are necessary, the hips sustaining the weight of the garment so that it fits easily and comfortably without a pucker or wrinkle anywhere. Leading clothiers have "Nufangl" Trousers in all seasonable weights and fabrics.

Prices \$4 to \$8

If not at yours, we will refer you to our agent in your town, or supply direct by EXPRESS PREPAID. Only waist and length measurements necessary. Write for samples of "Nufangl" fabrics specifying style of trousers preferred. Enclose 2c to pay postage.

**PRESENT & COMPANY,**  
592 Broadway, New York City.

You don't realize that. If the police get the tip we might be juggled for a year. These continued fake scares are getting on the nerves of these gentlemen, naturally. They're the ones who're taking the risk and they feel they ought to be paid more for it. Now I'll leave it to you. Shall we pass the hat again or call it off now?"

At once a discussion broke out.

"No, no!"

"We want our money's worth."

"Do you call this a fight?"

"Gee, I've had enough."

"Call it off."

"Nothing of the sort."

"Go on."

"No baby act."

"Pass the hat."

The mysterious possibility of prison gave a thrill to the imagination that lifted the tame contest into the realm of the heroic. The Gutter Pup passed the hat.

Meanwhile, the Tennessee Shad and Macnooder were solemnly consulting.

"Gee, Doc, if this goes on another five minutes where'll our profits be?"

"I know it."

"Each time it hits us harder."

"Well, what are you going to do about it?"

"Lord, if the Doctor would only come. Macnooder," said the Tennessee Shad in a solemn whisper, "he must come!"

The pair exchanged a deep, silent glance of comprehension. The Tennessee Shad smiled and disappeared carefully in the direction of the safety exit.

The collection was announced at three dollars and sixty cents. Public opinion forced from the ruthless Macnooder the disbursement of a sufficient sum to make up the stipulated ten dollars. Round eleven began with threats from all quarters directed against the management and the fighters.

Suddenly, outside, the gravel crunched under a firm tread and three startling knocks fell on the door. Everywhere the whisper went up:

"The Doctor!"

"Police!"

"Douse the lights!"

"Through the back, you chumps."

"Hurry!"

In less than a minute, amid a scurrying of frantic figures racing for the woods, the last vestige of the furious and terrific professional prize-fight had vanished.

The next afternoon, ensconced in the jigger shop, Turkey Reiter, the Gutter Pup and the Triumphant Egghead considered the reckoning of the night before.

"I'm out ten plunks," said the Egghead.

"I got reckless when they passed the hat. How did you make out?"

"I'd hate to tell," said the Gutter Pup.

"Funny the Doctor didn't refer to it in chapel."

"Say, that was queer."

"What was the fight like?" said Al, who had listened.

"Frightful," said Turkey Reiter; "there was bad blood between them!"

"How long did it go?"

"Ten slashing rounds."

At this moment the Triumphant Egghead, looking out the window, exclaimed:

"Hello!"

"What's the matter?"

"There they are!"

On the opposite sidewalk Alcibiades and the Trenton Terror were sauntering affably together.

"Is that what you call Patsy the Brute and the Trenton Terror?" said Al dreamily.

"Sure."

"Was this one of the Tennessee Shad's little parties?"

"Why, yes."

"Doc Macnooder, too?"

"Yes, he was in it."

"Hem," said Al thoughtfully; "I see where two back accounts get paid up."

"Al," cried the Gutter Pup, "what do you know? Do you know those fellows?"

"The Finnigan brothers? Rather—used to steal watermelons together."

"Brothers!" said the Gutter Pup with a gasp.

"Brothers!" said the Triumphant Egghead.

"Brothers!" said Turkey Reiter.

"But, Al, they are prize-fighters, now, aren't they?" said the Gutter Pup desperately.

"Well, they have done a good deal of boxing," said Al, polishing the faucets.

"Ah, they have done that?"

"Oh, yes, down at Katzenback's grocery. They used to box lemons."



# ZU ZU

GINGER SNAPS

Rain! Rain!! Rain!!! All in vain!

If you lack snap and want ginger,  
use the old established countersign

# ZU ZU

to the grocerman

No one ever heard of a ZU ZU that wasn't good

No! Never!!

# 5¢

NATIONAL BISCUIT COMPANY

What is your  
favorite sport?

Fishing, hunting, boating, swimming, baseball, camping, collecting birds or butterflies—whatever you like most, you can read all about it in the greatest magazine you ever saw.

## The American Boy

We'll illustrate and write by experts, expressly for boys. Practical departments on electricity, carpentry, stamps and coins, photography, how to do things and how to make things. Boys, you can't afford to miss this great magazine. Subscribe now. Send only \$1.00 for a full year—10c at news-stands.

**SPRAGUE PUBLISHING CO.**  
95 Majestic Building  
Detroit, Mich.

## GENUINE NAVAJO Ruby FREE

To introduce our beautiful genuine Gems, sold direct from mine to customer at 1/2 to 3/4 jewelers' prices, we will send free a genuine Navajo Ruby, uncut, and our beautiful 36 page Art Catalogue showing Gems in actual colors and sizes. Don't miss this unusual offer. Send today.

**Francis E. Lester Co., Dept. B-62, Mesilla Park, N. M.**



Send today.

Send today.

Send today.

Send today.

Send today.

Send today.

Send today.

Send today.

Send today.

Send today.

Send today.

Send today.

Send today.

Send today.

Send today.

Send today.

Send today.

Send today.

Send today.

Send today.

Send today.

Send today.

Send today.

Send today.

Send today.

Send today.

Send today.

Send today.

Send today.

Send today.

Send today.

Send today.

Send today.

Send today.

Send today.

**HOME STUDY**

The University of Chicago OFFERS 350 of its class-room courses by correspondence. One may take up High School or College studies at almost any point and do half the work for a Bachelor degree. Courses for Teachers, Writers, Ministers, Bankers, Farm and Home Economists, and many in other vocations. The U. of C., Div. O, Chicago, Ill.

## The "SIMPLO" Automobile

Solid or pneumatic tires. High or low wheels. An Automobile at a Low Price that is always ready to run. Handsome, Stylish, Simple, Reliable, Economical to Operate. Safe and Sure. A Hill Climber. One of the Biggest Automobile Values in America. 1909 Catalog FREE. COOK MOTOR VEHICLE CO., 1080 N. Broadway, St. Louis, Mo.

**Keep Baby's** yearly Photographs in an artistic extension portfolio 9" x 12" containing 12 to 18 highly embossed mounting cards. Lasts a lifetime; christening, birthday, or holiday gift. Child's name and sex printed on cover in gold. Send \$3.00 Suede leather, \$2.00 Imitation leather. PAT'D Art Portfolio Mfrs., Dept. 11, 195 State St., Chicago, Illinois

# Hanover

**Guaranteed** Be on the safe side. Get shoes with leather, workmanship and fit guaranteed in writing. Doesn't cost you one cent more—costs less to buy the Hanover. You get \$5 leather, fit and style, without the expense of several middlemen.

Write for Hanover Style Book. We'll tell you the street address of our nearest store and send you our system of foot measurement. If not near a Hanover store send us your order, giving size of last comfortable shoe, and style you want. Add 25c for expressage and we'll ship immediately, express prepaid.

HANOVER SHOE STORES

New York City 781 Broadway 76 W. 125th St. 1462 Third Ave.	Philadelphia 814 Chestnut St. 135 N. Eighth St. 214 N. Eighth St.	Albany, N. Y. Albion, Pa. Baltimore, Md. Birmingham, Ala.	Cleveland, O. Dayton, O. Easton, Pa. Erie, Pa.	Lancaster, Pa. Newark, N. J. Newcastle, Pa. Norfolk, Va.	Richmond, Va. Scranton, Pa. Springfield, O. Trenton, N. J.
Brooklyn, N. Y. 537 Fulton St. 1383 Broadway	2440 Kensington Ave. 4074 Lancaster Ave. Akron, Ohio	Candlen, N. J. Chester, Pa. Cincinnati, O.	Hanover, Pa. Harrisburg, Pa. Indianapolis, Ind.	Paterson, N. J. Pittsburg, Pa. Reading, Pa.	Wilkes-Barre, Pa. Wilmington, Del. York, Pa.

**SHEPARD & MYERS CO., Makers of the Hanover Shoe, Factory, Hanover, Pa.**



\$3

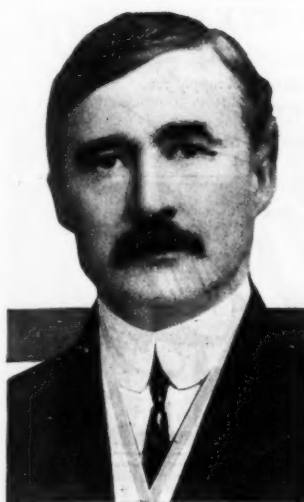


America's Pioneer Automobile Builders

Buyers of Strictly High-Grade Cars Can Save  
From \$1,500 to \$2,000 by Buying the Famous

# HAYNES

At \$3,000



Elwood Haynes

Widely known as a builder of the first successful motor car in America, has an international reputation as a mechanical expert and metallurgist.

The Haynes Car is, therefore, not built by men who are alone experienced in *manufacturing*, but by a recognized expert whose best thought along mechanical lines has been incorporated in the car bearing his name.

More than this, every important feature introduced by Mr. Haynes in automobile construction has become standard in the cars that have followed the Haynes.

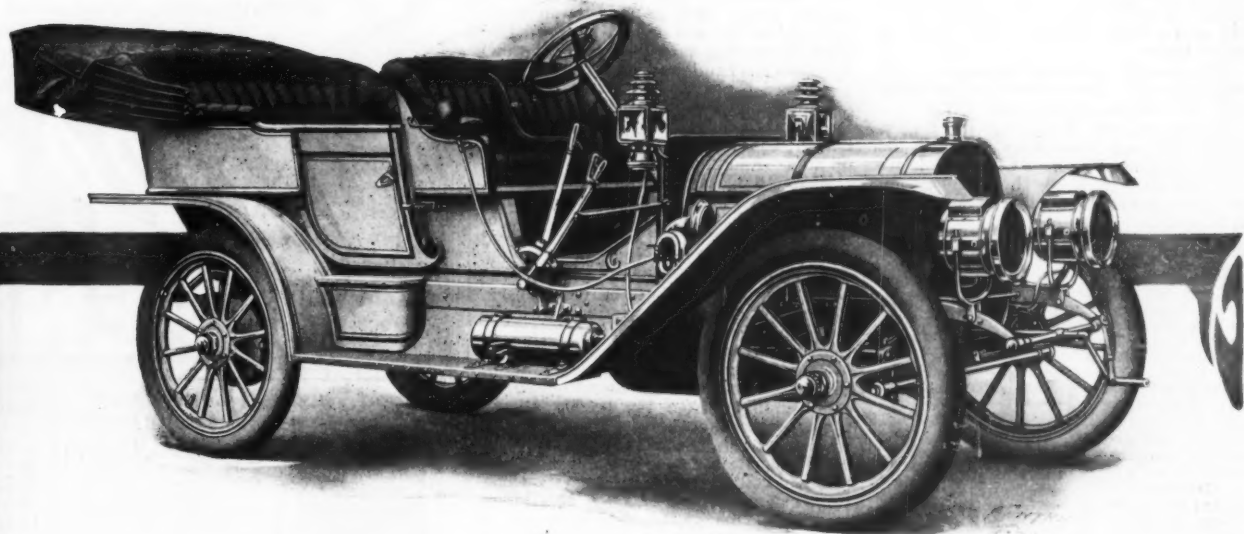
Mr. Haynes was the first manufacturer in the United States or Europe to use nickel steel.

He was the first to employ aluminum in motor cars.

He was the first to use a magneto on motor cars.

And he was the first to introduce roller bearings in automobile construction.

When you buy a Haynes you get the foremost car in America in point of those special mechanical features that distinguish the highest type of automobiles from those built merely to sell.



THE HAYNES car has for years been regarded as *America's Representative Automobile*, not only because it was the first motor car built in this country, but because from the first car built down to the present superb Model X, it has, without deviation for a single year, been characterized by the most advanced ideas in motor car construction. Buyers of Haynes cars belong only to that class of motorists—present or prospective—who are ready for a *strictly first-class car*.

Nothing about the Haynes has been considered from the standpoint of cost.

The whole emphasis—from the time the steel is selected for the chassis until the finishing touches are put on in the paint shop—is the emphasis of *superior construction*—a carrying out of the well-known Haynes principle.

No other car, American or Foreign, can show a similar record of consistent achievement—*forty-two perfect scores, first prizes or medals in forty-two events*; hill-climbing, endurance and non-stop runs, sealed-bonnet contests, etc.

Chrome nickel steel is employed in all vital parts.

Roller bearings are an *exclusive* Haynes feature.

The frictionless, noiseless roller pinion drive is also an *exclusive* Haynes feature.

And the much-talked-of Jerk-Proof-Clutch is still another *exclusive* Haynes feature.

Everything about the car—material, workmanship, design, trimmings and accessories—is intended for the man who desires to buy a car on its merits, and who is ready to pay a fair price for the best car the market affords.

## Note These Specifications

**Front Axle**—Single piece drop forgings of special steel—1 beam section.

**Rear Axle**—Shaft and sleeve type made from Chrome Vanadium and carried on four sets of Hyatt roller bearings.

**Brakes**—Two separate systems of brakes, both operating on a single drum directly on the hubs of the rear wheels. Foot brake and emergency brake placed side by side on a 14-inch drum. Adjustment accessible and alignment perfect; brake bands lined with Raybestos; drum hollow and can be filled with water.

**Body**—Selected wood. Touring car capacity five or seven, as desired. Runabout body selected wood, double or single rumble seat, Hiker type, two bucket seats, large gasoline tank on rear.

**Bearings**—Roller bearings used throughout, including crank shaft, transmission, rear axle and front wheels.

**Carburetor**—Schebler, water jacketed.

**Clutch**—Haynes patent contracting steel band upon bronze drum.

**Drive**—Shaft drive with Haynes roller pinion and sprocket at the rear axle, which minimizes friction and side thrust, and eliminates noise entirely.

**Equipment**—Two oil side lamps, one oil rear lamp, two acetylene headlights, Prest-o-lite tank, trunk rack, tire holders, complete set of tools, including pump, jack and tire repair outfit.

**Frame**—Pressed steel channel section with special heat-treated vanadium steel reinforcement.

**Gear Ratio**—Standard 3.3 to 1. Special 2.7 to 1.

**Horse Power**—36.1. A. L. A. M. Rating.

**Ignition**—Bosch magneto, battery system through distributor and single unit coil to separate set of plugs.

**Lubrication**—McCord oiler, gear driven, forcing oil directly to pistons and to the crank case.

**Motor**—Four cylinders, 4 1/4-inch bore and 5-inch stroke. Cylinders cast in pairs—very large water jacket.

**Price**—Touring car, or toy Tonneau, F.O.B. Kokomo, \$3,000.

Runabout or Hiker, \$2,900.

**Spring**—Front, semi-elliptic, 36 inches long, 2 inches wide; rear, semi-elliptic, 42 inches long, 2 inches wide.

**Steering Gear**—Worm and gear type—irreversible.

**Tank Capacity**—Gasoline, 20 gallons; lubricating oil, 2 1/2 gals.

**Tread**—56 inches.

**Tires**—36x4 inches all around.

**Transmission**—Selective type, three speeds forward and one reverse.

**Ratchet Device**—Embodied in transmission, making gear stripping impossible.

**Valves**—Nickel steel heads, electrically welded to stems. Inlet and exhaust valves of same size—2 3/8 inches in diameter.

**Wheel Base**—112 inches.

**Top**—\$125.00 Extra.

Haynes users will strongly advise you not to buy any car at any price until you investigate the Haynes

Ask for copy of Art Catalog, showing all types of cars and giving detailed information.

## Haynes Automobile Co., Kokomo, Ind.

**Principal Agencies** The Haynes Automobile Co. of New York, 1715 Broadway, New York; The Haynes Automobile Co. of Pennsylvania, 211 N. Broad St., Philadelphia; Chicago Branch, 1702 Michigan Ave.; Frank C. Garvin, 356 Main St., Buffalo; Chas. S. Henshaw, 288 Columbus Ave., Boston, Mass.; Finch & Freeman, 33 S. Capitol Ave., Indianapolis; The Burney-Bird Auto Co., 51-53 W. Fourth St., St. Paul; E. J. MacLeod, Duluth; Roemer Automobile Co., Louisville; The Doyle-Curran Automobile Co., Washington Ave., St. Louis; C. Berlin Boyd, 3129 Washington St., Kansas City; Bertsch Motor Car Co., Council Bluffs; Dallas Auto Exchange, Dallas, Texas; Eader & Alexander, El Paso, Texas; Dulmage Ross Auto Co., Spokane; H. C. Hubbard, Flyer Dock, Seattle; Herbert T. Brown Motor Car Co., Los Angeles.

If you are not located near one of these agents, a letter to the home office will immediately put you in touch with an agent who will give you a Haynes demonstration.

## Be Sure the Pattern Is True Chippendale



The Karpen Guaranty is absolute assurance to you that Karpen reproductions of the famous old furniture masters are true to every detail.

Our Chippendale reproductions are approved by the most critical judges the world over. They appeal particularly to discriminating buyers, for purity of design, graceful curves and smooth surfaces. You make no mistake in furnishing your home with

Karpen Chippendale, nor in buying one or a few pieces.

This beautiful Chippendale design in a three-piece suite is a worthy example of this famous designer. Every feature is perfect in its details, including the carved bandy legs, claw feet and finely carved "ribband" backs. It is thoroughly characteristic, and is recommended to admirers of the Chippendale school. The framework is made in solid Cuban mahogany of beautiful grain, finely finished. The sofa is 47 inches long.

Chippendale patterns harmonize with many interiors. But authoritative guidance in its selection is positively essential.

Karpen Correct Chippendale Suites, Sofas, Arm and Side Chairs, in which the classic patterns of Thomas Chippendale are faithfully preserved, are shown by photographic reproductions, with full description in the new

### Karpen Free Style Book SJ

Send for it. This book contains over 500 large-sized pictures—interiors and separate pieces—not only of Chippendale, but of Louis XIV, Louis XV, Louis XVI, Art Nouveau, Flemish, Mission, Sheraton, Colonial—all the famous furniture periods of all countries—furniture at moderate prices, the price given with each piece. Karpen Furniture costs no more than the commonplace kind.



This book also shows you how to judge good furniture, illustrates by photographs the difference between split leather and Karpen sterling leather, the tough natural grained outside of the hide, and tells you about Karpen upholstery and Karpen steel springs—the kind specified by the U. S. government.

KARPEN FURNITURE IS THE ONLY GUARANTEED AND TRADE-MARKED UPHOLSTERED FURNITURE MADE. The trade-mark guarantees what you can't see as well as what you can see. Look for it.

With the book we will send the name of the dealer in your vicinity whom we will authorize to quote you a special introductory price on Karpen Furniture.

### S. Karpen & Bros.

Karpen Building, CHICAGO  
Karpen Building, NEW YORK

1829 Karpen pieces have been used in furnishing the new U. S. Senate office building throughout. Karpen furniture was specified in competition with manufacturers everywhere.



## THE PILE-DRIVERS

(Continued from Page 21)

down his forehead. Winding his way through the tangle of waters he watched the pile, eluding it, dragging it forward slowly. Always he was pulling against the rush of the outgoing tide which swept toward the trestlework. After an hour he heard a shout and, whipping a swift look to one side, saw the pile-driver looming skyward; at the foot of the leads, leaning far out, Old Dan, the pile line in his hand.

He slackened his strokes and let the tide suck him toward the end of the trestlework, using his oars only enough to keep clear of the ever-menacing pile. When he had floated thus fifty yards he grinned upward into the foreman's face.

"Stand by, lad," Old Dan shouted, and whirled the coil of rope in a sweep the length of his great arm.

"Aye!" he yelled, and drew in his oars. The foreman hove the pile line. Its great coils spread in air above him, widened, fell. He caught it as it fell and rose lightly from his seat, then ran toward the stern. As he ran, a receding sea lifted the stern far above his head. He ran uphill, on a hill that rose steeper each moment, on a footing that rocked dizzily beneath his feet. His body swayed; it swung to the swing of the boat and tilted to the rocking of the sea. He balanced like a circus rider on a leaping horse. And he gained the stern, high up, as the pile swooped toward him from the passing surge. Holding the line lightly in one hand, he dropped to his knees and seized a peavey; then leaped on the dipping gunwale and, crouching there, fended off the pile. They dropped into the trough; the two cables slackened. He took up an axe and knocked loose the two dogs.

Boat and pile lay now, for a brief instant, stern to butt, in the depths of the swirling trough. In that instant he struck the bit of the axe deep into the trunk, then tugged on the handle and drew the skiff alongside. They climbed the side of the next sea, the skiff's gunwale scraping the rough bark. While they climbed he bent low over the stern, his face within a few inches of the gray-green water, white-patched with hissing foam, and passed the pile line about the brown column. As he withdrew his arm, dripping, from the boiling waters, they reached the crest. Poised there, he was making fast the knot when a sea, higher than those about it, a great, slate-colored swell, spitting spray from its white-tipped summit, overwhelmed this billow on which he hung. It rushed upon him; it hung over him, then caught the skiff at the bow and whirled it end over end, a helpless bit of flotsam. He fell far from it, and as he sank the tide carried him beneath the trestlework.

### Man Overboard!

He came to the surface, lungs aburst with pent-up air, gasping, flaying the water with striking arms. The effort brought his head well up. He saw an upright pile ten feet away; he struck out toward it. It was a battle with the rushing tide; he fought grimly, for this pile was life. He gained it, passing; and he clung to its sides with scraping fingers. While he sunk his breaking nails into the rough bark, a swell buried him deep. In its grip he hung, stretched out at right angles from the pile. The sea pulled him taut as the end of a snapping whiplash, then flung him back, battering him against the wood. When it finally receded he saw above him a great, hairy arm reaching downward, and a dangling rope. He clutched the rope, and Old Dan dragged him to the staging, whither he had leaped when he saw the trouble coming.

Through the water that streamed from his hair the boatman grinned at Old Dan, breathing hard from the lifting of him. "Yer wind's not what it used to be, Dan," he said solicitously, and climbed swiftly away to the pile-driver's platform.

Dan followed him upward with slow dignity. At the summit he asked, as though his curiosity had gotten the upper hand:

"How was it ye done that?"

"Done what?" said the boatman quickly.

"Capsized her that way," said Old Dan, looking at him gravely.

The boatman spluttered through the brine that dripped from him, then grinned again, and Dan grinned back.

"It is a bit dusty down there," the foreman said; and they looked together to

## EXTRA LONG

You may be tall or wear hip trousers, so require extra long suspenders.

## Bull Dog Suspenders

are made in lengths to fit; so if you need extra lengths be sure to ask for them. They are plainly stamped "Extra Long." Your dealer has them, but insist on the "Bull Dog;" they have "Bull Dog" on buckle. We recommend the light weight for hot weather wear—cool and comfortable—but as the "Bull Dogs" contain

### More and Better Rubber

which is the life of a suspender, they are perspiration proof and will positively

### OUTWEAR THREE ORDINARY KINDS

or money back. Once a Bull Dog wearer and your suspender troubles are over. They are the best suspender made.

50 cts. at your dealer, or by mail, postpaid, if he will not supply you.

**HEWES & POTTER**  
Dept. 6 87 Lincoln Street Boston, Mass.  
Largest makers of Suspenders in the World

# Bull Dog SUSPENDERS

### A Good Vacation Companion!



#### No. 602 "ULERY"

#### Pocket Knife Tool Kit

Every one has use for a Knife, Hammer, File, Saw, Chisel or Screw Driver. This outfit is practical, yet so small, being contained in a Leather Pocket Book 4 1/2 x 3 1/2 inches, in, by carrying it in your pocket, always at hand for immediate use, whether Camping, Boating, Teaming, Driving, in the Shop, Factory, Office, Store, Warehouse, Automobile, on the Farm, Bicycle, or around the Home.

Any Tool firmly attached or detached to the Pocket Knife in a second.

Sent Post Paid on receipt of price \$2.95. Use it five days and if not satisfactory return it and we will refund your money.

U. J. ULERY CO.  
254 Warren St., New York, N. Y.



### OLD COLONIAL Red Cedar Chest

Only one of Various Styles and Prices.

An elegant treasure chest, built solidly of fragrant Southern Red Cedar; a guaranteed protection for furs and woollens against moths, dust and dampness. It is the highest perfection of utility and ornament ever attained in artistic furniture, and is precisely the proper thing for wedding and birthday gifts. Beautiful, dull-red, natural finish; heavily bound with wide copper bands, studded with old-fashion flat-head copper rivets. Sent on approval direct from factory, with return privilege if unsatisfactory, freight paid by us. Write for handsome catalogue of numerous styles and prices.

Piedmont Red Cedar Chest Co., Dept. A, Statesville, N. C.



### UNCLE SAM WANTS YOU

and thousands of others to work for him. Common school education sufficient. 40,000 appointments yearly in Railway Mail, Postal, Customs, Internal Revenue, and other branches of U. S. service, Philippines and Panama. Full particulars free concerning positions, salaries, examinations (held soon in every State), sample examination questions, etc.

National Correspondence Institute  
19-40 Second National Bank Building  
Washington, D. C.

### PATENTS SECURED OR OUR ATTORNEY FEE RETURNED

Send sketch for free search of Patent Office records. Our four guide books sent free. How to Obtain a Patent. Fortunes in Patents. Patents That Pay and What to Invent (containing list of inventions wanted) and prizes for inventions. Patents advertised free.

Victor J. Evans & Co., Washington, D. C. (Formerly Evans, Wilkens & Co.)

Same material as bowl—no metal linings to corrode or leak. No wood to open joints or become saturated with foul dampness. The round shape can be fired without warpage, crookedness, or ill-fitting covers. Extra heavy fitting throughout. You need it in your home—write for further information.

## ELVER ROUND CHINA TANK



**ELVER**  
CAMERON, W. VA.

### SUCCESS HAND VACUUM CLEANER \$15

In one operation, cleans, sweeps and dusts. No pipes, no wires or other installation. Ready for instant use. Weighs only 8 lbs. Lasts in continuous use for years. Unconditional refund if not wholly satisfactory. Agents and dealers wanted. Our proposition is a whirlwind for business. Our agents making big money. Write quick for discounts and full selling plan.—Hutchison Mfg. Co., 325 Wood St., Wilkesburg, Pa. (Greater Pittsburgh).

No matter where you live the facilities of this bank are placed at your disposal. Please write for booklet "S," which explains our six per cent Certificates of Deposit.

**FIRST TRUST AND SAVINGS BANK**  
BILLINGS, MONT.

### AGENTS SELL THIS

combination stove-lid litter, screw-driver, wrench, hot pan lifter, tack hammer and puller, and 100 other uses. John Lowrey sold 24 first afternoon, made \$5.50. Write Today. Outfit Free.

**THOMAS MFG. CO.,** 223 Barney Bldg., Dayton, O.





## Those Sudden Summer Showers

that so quickly wilt a linen collar, will cause you no inconvenience if you're wearing our Challenge Brand. Here is a waterproof collar absolutely correct in every detail, and by far the most satisfactory collar you can buy for Summer wear.

### CHALLENGE Brand WATERPROOF COLLARS & CUFFS

will save you the worry and bother of soiled collars and save laundry bills, too. They have the dull finish and texture of linen, yet are not affected by heat or dust.

Challenge Collars and Cuffs are made in the latest, most up-to-date models. They have the perfect fit and dressy look of the best linen collars—our new "Slip-Easy" finish permits easy, correct adjustment of the tie.

Challenge Collars and Cuffs are absolutely waterproof, never turn yellow, can be cleaned with soap and water.

Sold by first-class haberdashers everywhere. If your dealer does not carry Challenge Brand Collars and Cuffs, send us 25 cts., stating size and style of collar you desire, or 50 cts. per pair for cuffs, and we will see that you are supplied at once. Our new booklet gives valuable pointers about the correct thing in dress—what to wear and when to wear it. Let us send it to you.

THE ARLINGTON COMPANY, Dept. "A"  
725-727 Broadway, New York

Boston, 65 Bedford St. Philadelphia, 900 Chestnut St.  
Chicago, 161 Market St. San Francisco, 718 Mission St.  
St. Louis, 505 North 7th St. Detroit, 117 Jefferson Ave.  
Toronto, 58-64 Fraser Ave.



### MAXIMUM

#### LIGHTING EFFICIENCY

Is absolutely necessary when touring after dark. Your very safety and certainly your comfort depend on PROPER ILLUMINATION OF THE ROAD.

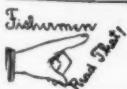
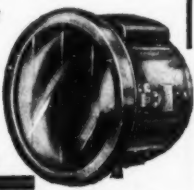
## Solar Lamps

Are the BEST motor lamps money can buy. That is an acknowledged fact—for 12 long years they have sustained that reputation—against all comers, all imitators, all competitors. Ask your dealer, the builder of your car, or any motorist "Who Knows!" Remember the only way to get Maximum Lighting Efficiency is to equip your car with SOLARS. They "Show the Way."

Write for 1909 Catalog

The Badger Brass Mfg. Company

Two Factories:  
Kenosha, Wis.  
437 Eleventh Ave., New York



Before you buy a fly book send for our free, beautifully illustrated folder about the handiest fly book on the market. Cooper Fly Book Company, 20 Montgomery Street, San Francisco, California.

where the loftman was capturing the skiff with a long boathook. The pile lay near by, clear of the end of the trestle, tugging at the line which held it.

"Well, I made her fast, anyhow," said the boatman.

"An' done it right handy, lad," Old Dan conceded. "Go aft and dry yerself."

While the boatman made his way to the engine Dan waved his hairy hand, and the engineer, watching, pulled his lever. The pile line tightened; the engine roared; the timbers about them creaked and groaned. And slowly, butt upward, the great pile rose from the waves. Its apex sank among the heaving swells.

Steadily the butt of the pile came upward, then suddenly swung inward. It scraped along one of the leads, lurched from it, and caught on a projecting bolt-head. There was a sound of savage rending, a sudden, awful lurch. The tower rocked sickly, throwing the loftman about. He hung with one wrapped arm, and waved the other. The cable by his face was like a piece of taut steel.

"Ease off there!" he shouted. Even as it was about to part the cable slackened; the pile hung free again. He picked up a peavey from a staging beside him and raised his hand again, shouting: "Haul in your pile line!"

As the pile rose he pried it into the leads with the peavey. It passed him and went on upward until the butt towered ten feet above the top of the leads. After he had made it secure he looked down at Old Dan.

"Let go your pile line," the loftman called. The engineer released the drum. There was a roar of mighty motion; the great pile dropped straight as a plummet, cutting the waves. It dropped until its apex found the bottom and stuck there. Its butt was half-way down the leads.

"Hammer line!" shouted the loftman.

"Let go," he called.

#### Fencing the Open Sea

The hammer fell. It crashed upon the butt of the pile; bore it three feet down, and rose again to the summit of the leads. It fell again; the pile sank nearly as far—a third time—the pile was resisting now. It thundered its blows in regular cadence. The butt of the pile, now at the level of the loftman's knees, began to fray. He picked up an iron ring, a huge collar, and leaned forward until his head and shoulders were within the line of the leads in the path of the hammer, roaring upward toward the sheave wheels. He placed the iron ring over the butt of the pile, around the edges. He busied himself to see that it lay thus securely. The roar of the ascending hammer ceased. There was a bare instant of silence—the interval of its downfall. That instant had begun and the hammer was rushing upon him, when the loftman withdrew his head and shoulders. The breath of its passing smote his cheek. As it rose he noted with satisfaction that the collar had settled true, in a way to check splitting.

The hammer's thunder shook the air; it rose and fell steadily. The pile sank only a few inches now at each stroke. Cracks began to show along its sides. From his standing place on the level of the trestle-work, beneath the level of the pile butt, Old Dan saw these rending cracks. He picked up an axe. As the hammer rose he cut into the pile, across the line of the splitting. He struck swiftly, with a ferocity that made his red face tense. Each blow went true. The silence came, the silence that marked the hammer's falling. He struck the last time at its beginning, and jerked away his axe almost with the crash of the hammer's striking. It rose, and he went on with his chopping. There had been no interruption from the regularity of his blows. He stopped, and raised his hand. The loftman shouted to the engineer. The hammer finished its ascent, then hung, waiting another pile. They had driven this one.

In this manner they fenced off the sea from the harbor mouth. Each pile was a struggle. Sometimes the fight was not hard. Occasionally it cost a man. They never stopped, so long as they could go forward, until the last pile was driven. Then the rock crews came on to the end, and the gray wall rose from among the gray-green swells. In its lee commerce found safe haven. And industry grew to supply it. The port became a city. Old Dan and his men were elsewhere, where the open sea needed fencing.



**CREAMY Cup Custards** that melt in your mouth. How cool and good they taste on a sweltering day. It's easier than you think to make them just right.

Ask any good cook, she'll tell you: Simply milk, eggs and so forth—and for the sake of the right consistency and smoothness you must use

## KINGSFORD'S CORN STARCH

Do you know that the finest shortcake ever baked is made with part Kingsford's? The cake itself, mind you. One-fourth corn starch and three-fourths flour give a wonderful lightness and delicacy of texture. *The Book tells.*

Send a post card today, and we will mail without charge our remarkable little Cook Book "R"—with One Hundred Cool Desserts for Hot Weather.

T. KINGSFORD & SON, OSWEGO, N. Y.

NATIONAL STARCH CO., Successors

## How to Get 4 PICTURES (In Colors) FREE

TO every reader of this periodical who is interested in nature or animals or out-door life we will send, without charge, these four beautiful pictures, which retail at 50 cents each. They are printed on heavy art paper, without lettering, and are unusually good examples of the art of color photography. Framed at moderate cost, they will make excellent decorations for your home, or they can be used just as they are. Exact size 10½ x 7½ ins.

#### WHY WE MAKE THIS OFFER

We send these pictures to advertise our Standard Library of Natural History, which has just been completed after years of labor and at enormous expense. It contains over 2,000 illustrations from actual photographs—secured in many cases by special expeditions to foreign lands. It is the only thoroughly readable and entertaining work of its kind in existence.

The salient facts about animals are told in graphic, untechnical fashion by eminent authorities. Experts and the camera have made this book, and in it "nature-fakers" have had no part.

#### NO OBLIGATION

Your application for the pictures imposes no obligation to purchase the Library.

We will forward the pictures, with a description of the book, by mail postpaid. You will not be bothered by agents or canvassers.

As an evidence of good faith enclose 10 cents (stamps or silver) for postage and wrapping. This will be refunded if you request it after examining the pictures. Mail the accompanying coupon promptly, as the supply of pictures is limited.

THE UNIVERSITY SOCIETY  
44-60 East 23rd Street, NEW YORK CITY

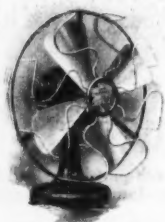
The University Society, New York

Please send me, postpaid, the four pictures you offer, with a description of the "Standard Library of Natural History." I enclose 10 cents for postage and wrapping, which you agree to refund if I am not perfectly satisfied. It is understood that the sending of this coupon does not in any way bind me to buy anything.

Name.....  
Address.....  
S. E. P. 6-19



Why swelter  
and stew?



The Home Fan

For the home or small office.  
Extremely powerful and noiseless.  
Two speeds. Weighs only 7 lbs.

## Keep cool this hot summer

Make your home pleasanter, and more agreeable  
than any other place you know of

It's easy if you have a Robbins & Myers electric fan.  
Uses half the current consumed by just one ordinary light bulb. Easily carried to any part of the house and instantly attached to any light socket. It will quickly cool the air of the hottest room—and keep it sweet and fresh.

It keeps you cool—not by blowing on you—but by keeping the air in circulation. It will make dining more enjoyable—sleep more refreshing—will insure the success of your mid-summer parties, dinners, dances—will make your home an inviting restful place to be throughout the long hot season.

Get this fan. Dress by it and you will go down to work in the morning feeling fine. Put one in your office and do more work, better work; because you are cool and comfortable.

Our experience in making small motors we have applied to the special problem of electric fans. Result—a fan of low price, highly efficient and durable.

Write for Fan Book and name of dealer near you

### All sizes, all styles

Our fans are made in all sizes and styles—for all pocketbooks—Desk, Bracket, Oscillating, Ceiling, Exhaust, for homes, offices, stores, theaters, shops, etc.

THE ROBBINS & MYERS CO.,

NEW YORK, 145 Chambers Street  
PHILADELPHIA, 1109 Arch Street  
CLEVELAND, 337 Frankfort Ave., N. W.

### Look for the name

Ask your dealer today and be sure the name ROBBINS & MYERS is on the fan you buy. Sold in all principal cities. If your dealer can't supply you—we will—at no extra cost.

1305-1405 Lagonda Avenue,

BRANCHES IN  
BOSTON, 176 Federal Street  
ST. LOUIS, Locust and 11th Streets  
NEW ORLEANS, 312 Carondelet Street

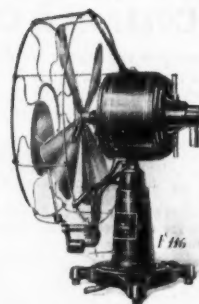
### 1/2 the current of one light

Remember, our fan requires only half as much current as a single light bulb—costs almost nothing to maintain and is sold with a guarantee of perfect continued satisfaction.

SPRINGFIELD, OHIO



Be cool and  
comfortable



The Oscillator

Automatically changes the direction of its breeze. For large rooms in homes, offices, stores, etc.

# Robbins & Myers

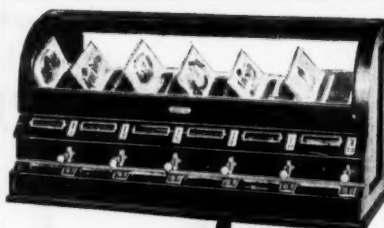
## "Standard" Fans

For all purposes, direct and alternating current.

**Chiclets**  
REALLY DELIGHTFUL  
**The Dainty  
Mint Covered  
Candy Coated  
Chewing Gum**  
Particularly Desirable  
after Dinner

**BETTER—STRONGER**  
More lasting in flavor than any other.  
A try—a test—  
Goodbye to the rest!

Sold in 5¢ 10¢ and 25¢ packets  
Frank H. Neer & Company Inc.  
Philadelphia, U.S.A. and Toronto, Can.



Suppose you  
lost your job  
to-morrow

through sickness, accident or just hard luck. Could you live on the interest earned by your savings? Or would you have to eat up the principal? This question applies to you, Mr. Business Man, with a good income, as well as to you, Mr. Mechanic, on good living wages. Why not prepare for the unexpected by starting now a business of your own as a side issue? A business that will not take you away from your present position but that will be building up a lucrative business for you that will add to your present income and support you nicely should you ever lose your position or want to retire.

### This Machine

will earn its owner a nice, clean, steady income each day if properly located. Ten of them will earn ten times as much and will serve as the beginning of a business that will grow to gigantic proportions. We do not speak by guess-work but can furnish names and addresses of owners of hundreds of these machines that are making large incomes.

### International Cigar Vending Machines

combine accuracy, quality and beautiful and durable construction. Built for strength, simplicity and unflinching operation. The more you know about mechanism and mechanical construction the surer you are to be enthusiastic about this wonderful machine. No clock work or complicated machinery to get out of order—as simple as A B C. The only one of its kind ever made and the only one that can ever be made, as we own all basic patents on this simple, accurate cigar machine construction. Entirely automatic—requires no personal attention beyond an occasional visit to collect money and replenish stock. We are prepared to prosecute all infringements to the limit of the law. Eliminates clock hire, store rent, light and heat bills, free cigars and credit losses, making your profit on each cigar sold much larger than a storekeeper's. Complies in full with Gov't. requirements. We will sell you a number of machines, give you exclusive right to operate them in your choice of towns or counties (if not already sold) and protect you from competition for all time to come. Write to-day. State territory you desire.

International Vending Machine Co.  
233 Chestnut Street  
St. Louis, Mo.

### Smokers

are guaranteed clean, sanitary, good cigars in buying from these machines. If you want sure delivery be sure it's an International.



### Pipe repairing of every description

by mail—amber, meerschaum and briar. ARTIFICIAL COLORING. Fraternity emblems and initials inlaid. Pipe mountings and ferrules in gold or sterling silver. Prices very reasonable. DAVID ELLIS, the Pipe man, Estab. 1899. Dept. 9, 152 Main St., Buffalo, N. Y. Cigars, Tobacco, Pipes and smokers' articles of every description at wholesale and retail.

### SQUAB

Mated pair  
Lining, or  
kissing—  
Eggs to  
squab in  
four weeks.



### BOOK FREE

Write for our handsome 1909 FREE BOOK, telling how to make money breeding squabs. We were first, the originators. Cloth-bound book now 303 pages, 114 illustrations. It's great.

PLYMOUTH ROCK SQUAB CO., 423 Howard St., Melrose, Mass.

### Simpler To Control Than An Automobile



### Mullins 1909 Motor Boats

Designed by the world's greatest naval architects—Whitely & Whitaker, of New York, N. Y.

These remarkable new models are perfect in construction and detail. The One Man Control makes them simpler than an automobile. Mullins Underwater Exhaust makes them noiseless and eliminates odors, dirt and grease.

The Improved Reversible Engine, the celebrated "Ferro," is the simplest, most dependable marine engine built.

Mullins Boats are built of steel like government torpedo boats. They cannot leak, sink, water log or warp—never require caulking, bailing or drying out—always dry, clean, comfortable and absolutely safe.

We are the largest builders in the world of Launches, Motor Boats, Rowboats, Hunting and Fishing Boats. Write today for complete Catalog, and learn all about these wonderful boats and their low cost.

W. H. Mullins Company, 120 Franklin Street, Salem, O.

## Brighton



Knee  
Drawer  
Garters

FOR  
SUMMER

cool as  
gossamer

on or off  
at a touch

The new idea—ventilating web that cools the skin at every movement; no chafing or soil of perspiration. The new fabric—unyielding as leather, agreeable as the softest silk. Adjustable to any leg. Nickel trimmings, 25c; goldplate trimmings, 50c.

### Pioneer Suspenders

Lightweight webs for Summer; all lengths; our guaranty band on every pair. 50 cents a pair. Both should be at your dealers—if not, we will mail them on receipt of price.

Pioneer Suspender Co., 718 Market St., Phila.  
Makers of PIONEER BELTS

### How to Breathe

For Health, Strength and Endurance

Send for my 64 page illustrated book,

Lung and Muscle Culture the most instructive treatise ever published on the vital subject of Deep Breathing—Correct and Incorrect breathing clearly described with diagrams and illustrations.

The information given in this book has led thousands into the correct path to health and strength. Over 200,000 already sold. Sent on receipt of 10c. (stamps or coin). Address

PAUL VON BOECKMANN,  
Respiratory Specialist,  
1387 Terminal Bldg., 103 Park Ave.  
New York City



### The Automatic Eye Glass Holder

winds up the chain and holds your glasses when they're not in use.

Among many other styles we have a WHITE holder with gold-plated chain for wear with white shirt waist or vest.

Sold by jewelers and opticians or postpaid direct from us.

Black Enamel, 50c. WHITE, \$1.00  
Other styles at other prices.

Our free booklet shows 25 styles.

KETCHAM & McDOUGALL  
19 MAIDEN LANE, NEW YORK

Our name on it  
guarantees it.  
Est. 1832



## Keepkool UNDERWEAR

"KEEPKOOL" is the only elastic, ribbed, porous underwear.

Elasticity is the vital and important feature which characterizes "KEEPKOOL" underwear and makes it superior.

It's the ribbed principle of "KEEPKOOL" underwear that gives life, fit and comfort. Ordinary porous underwear is flat and without elasticity, because it is not ribbed.

"KEEPKOOL" stretches with every movement, yet retains its shape despite the roughest washing and hardest wear.

"KEEPKOOL" is soft and silky—sheer and strong—cool and breezy—and the biggest summer underwear value on the market at 50c a garment.

Ask your dealer for "KEEPKOOL" underwear.

It is obtainable in knee-length or ankle length drawers, short or long sleeves and athletic shirts.

MEN'S,—  
50c a garment.

BOYS'—  
25c a garment.

MEN'S  
Union Suits, \$1

BOYS'  
Union Suits, 50c

Booklet illustrating the various styles of "KEEPKOOL" UNDERWEAR, on request.

Fuld & Hatch  
Knitting Company  
ALBANY, N. Y.



A razor that can't  
be stopped doesn't  
shave—it scrapes.

## AutoStrop SAFETY RAZOR

(Strop and Razor in One—Strops Itself)

The only razor with which anyone can strop automatically, correctly and quickly without removing the blade, and shave with a barber's velvet smoothness. Combines all the good points of both "safety" and "old style."

Ask your dealer or write for our free booklet "Shaving Sense."

AUTOSTROP SAFETY RAZOR CO.

Dept. J, 345 Fifth Avenue, New York City

61 New Oxford St., London 14 St. Helen St., Montreal



Standard Outfit—Self-stropping, Silver-plated Razor, 12 Blades and fine Horsehide Strop contained in Leather case, \$5. Money back if not satisfied after 30 days trial.

## Music For Hot Weather

Think of it! A real, practical Talking Machine for the home, complete with 12 Finest Records for only \$5.50. This machine is not a toy remember, but a full size machine; will sing the songs, tell the funny stories, play the band music just as machines costing \$300.00 and more. This is the greatest offer ever made. Send today for FREE Catalogue, No. 6.

CHICAGO PROJECTING CO., Dept. 49, Chicago, Ill.

## MASTERS OF EUROPE

(Continued from Page 17)

under the wings of the birds, which were constantly arriving at the London offices, while his agents were crossing the Channel in the stormiest of weather under a perilous spread of canvas.

Nathan Rothschild, with rare sagacity, went to Wellington's headquarters, and himself witnessed the defeat of Napoleon on the field of Waterloo. Hastening back to London at breakneck speed, he circulated predictions of Wellington's inevitable defeat. A few hours before Wellington's victory became known, he bought heavily in a demoralized market and won a colossal fortune overnight.

Though the Rothschilds' Naples branch was given up after the incorporation of the two Sicilies with the kingdom of Italy, the four original houses remain, though they now have agencies in most of the leading cities of Europe, Asia and Africa, as well as in North and South America. They have belted the globe with their operations, though it should always be remembered that the Rothschild fortune is not industrial. It has absorbed many industries and many railways, it is true, but always by political and financial coups. Therein lies the danger of it. For generations the Rothschilds have been barons, and the title is hereditary in the family. Since the death of old Mayer Amschel they have added the distinguishing *de* and *von* to their names, and are as far removed from democratic affiliations and tendencies as if it were a thousand instead of a hundred years since their ancestor counted *kreuzers* and old rags in the Juden-gasse of Frankfurt.

Of the capital of the Rothschilds, which is constantly and rapidly increasing, nobody but themselves has any positive knowledge. They hold, it is asserted, one hundred million dollars of American securities alone. They own large estates in Great Britain, Germany, Austria and France, cotton factories at Manchester, cutlery establishments at Sheffield, ships on the Clyde, warehouses at London and Liverpool, gardens near Paris, castles on the Rhine and villas on the Riviera, mills along the Maas, gold mines in California, statues in Rome, dahabiyehs on the Nile, plantations in Jamaica, shawls in India, rubies at Teheran, tobacco fields in Virginia, forests in Siberia, towns in Australia. They call themselves merchants as well as bankers and, in the largest sense, they are both.

### The Hirsch and Cassel Fortunes

When Baron Hirsch died he left a fortune estimated at anywhere from two hundred million to five hundred million dollars. He controlled—and his heirs still control—the railway systems of all south-eastern Europe. Every egg that is laid in the Balkans for European consumption, every yard of cloth, every rifle, every jack-knife that is sold south of the Danube pays a toll to the fortune of the shrewd old Baron. With the vision of a prophet this man of exceptional managerial power wove webs of railways through those districts in the Balkan peninsula which had theretofore been as inaccessible as if they did not exist, and brought a market and employment to those men in skirts and turbans such as had never before stimulated their industry or rewarded their toil. The land of Egypt was uneasy and unhappy, for the Lord had withheld the rains in Abyssinia and the Nile ran dry and the cotton crops wilted away under the burning African sun. From London came a banker, Cassel by name, and built a great dam across the Nile up near Assuan and the waters poured forth over the parched land even as they had when his ancestor smote the rock, and the blue-shirted *jellahen* rose up and called him blessed. They made him a baronet—whether because he built the dam or rescued the English king from bankruptcy I do not know—and in Egypt he is more powerful than the Khedive and the British consul-general rolled into one.

The name of Sassoon—"the Rothschilds of the East"—is known in every hut and bungalow and nomad tent from Smyrna to Shanghai. Originating in Bagdad, whence even the present generation came, they have surpassed the Caliphs themselves in the enormity of their riches. Their railway lines stretch inland from Scutari, from



## WINCHESTER THE RIFLE THAT WILL STOP HIM

The shots that will be heard around the world this year will be fired from Winchester Rifles. Their reliability and strong and accurate shooting have made them the first choice of experience-taught big-game hunters, who, when armed with them, consider daring a pleasure and danger a farce. Winchester Rifles are made in ten different models and in all desirable calibers from .22 to .50. From them 'tis easy to select a rifle suitable for hunting any animal, be it a squirrel or the armor-skinned rhino. A catalogue describing all Winchester guns and ammunition will be gladly sent free to any one upon receipt of name and address.

Winchester Guns and Ammunition—the Red W Brand—Made for Each Other—Sold Everywhere

WINCHESTER REPEATING ARMS CO.

NEW HAVEN, CONN.



Stock No. 140—Glad Foot Last—\$4.00

A shoe in which you can walk miles and come home with feet untired. No "breaking in."

Other styles shown in our Catalogue of New Spring Shoe Styles for Men and Women—sent free.

Where we have no agent, we supply direct and guarantee satisfaction or money refunded. Only 25 cents extra for delivery. Union made. Send for catalogue.

RALSTON HEALTH SHOEMAKERS

985 Main Street, Campello (Brockton), Mass.



We Supply the U.S.  
Government

Prices Cut in Half

this season. Our large new 104-page Band Instrument catalog sent FREE. Write to-day.

The Rudolph Wurlitzer Co.  
173 E. 4th St., Cincinnati, or  
326 Wabash Ave., Chicago, Ill.

## Send for our free Boat Book

Do not think of buying a launch until you see our

FOUR  
LAUNCH

Bargains

Only

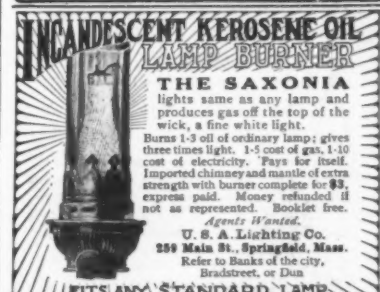
\$121.00

for this complete 16 foot launch. 2 1/2 H. P. guaranteed, self-starting engine. \$144 for 9 1/2 mile per hour "Speedaway." \$153 for canopy topped "Winner." \$180 for Auto-topped 3 H. P. "Comfort." Special bargains in 18 ft., 22 ft. and 25 ft. launches. Engine result of 30 years' experience. Weedless wheel and rudder. Shipped immediately. Your money back if not as represented. Send postal for our handsome catalogue today—it's a gem.

C. T. WRIGHT ENGINE CO.,

116 River Street,

Greenville, Mich.



INCANDESCENT KEROSENE OIL

LAMP BURNER

THE SAXONIA

lights same as any lamp and

produces gas off the top of the

wick, a fine white light.

Burns 1-3 oil of ordinary lamp; gives

three times light. 1-5 cost of gas, 1-10

cost of electricity. Pays for itself.

Imported chimney and mantle of extra

strength with burner complete for \$3.

express paid. Money refunded if

not as represented. Booklet free.

Agents Wanted.

U. S. A. Lighting Co.

259 Main St., Springfield, Mass.

Refer to Banks of the city,

Bradstreet, or Dun

FITS ANY STANDARD LAMP

## Water Supply for Country Houses

No elevated tank to

freeze or leak. Tank

located in cellar, 60 lbs.

pressure. Furnished

with Hand, Gasoline,

or Electric Pump.

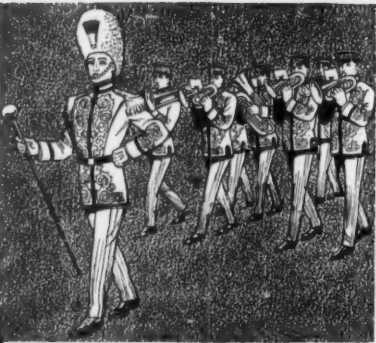
The ideal fire protection.

Write for Catalogue "L."

Let our Engineers figure out your needs.

LUNT MOSS CO., Boston, Mass. Branch, 50 Church St., N. Y.





## Will You Join a Brass Band? A Brass Band for Your Home Town

See the Free Coupon Below

A movement has been started to organize a brass band in every town in the United States. Reorganize the old band or start a new one with everything up-to-date. Here is your chance NOW! Our free book explains—see the free coupon below.

### It Need Not Cost You a Cent

All this is explained in the book which we send free.

No matter if you are not a musician—you can quickly learn to play a band instrument. And it is a pleasure to learn and so simple. Don't miss this opportunity.

Get started now—get your own instrument and start practicing, even if the band won't be formed for a few weeks. Sign and mail free coupon today.

## Be the Organizer

If you already have a brass band in your locality we will show you how to join; if there is no band, we will show you how to start a band. See the coupon below and get circular of instructions free.

Your local editor will be glad to help; he will publish any editorials over your name, to insure the success of your band from the very start.

The business men will help you, because they know that the band will help the town.

## Let Us Help You, Too!

Mail this coupon to us today, or copy it on a letter head, and we will send you a booklet of full instructions how to join a brass band, how to reorganize an old band—up-to-date—and how to start a band. Just send coupon and the name of the man who keeps a music store in your town. We give you the benefit of Lyon & Healy's experts without one cent of charge to you. Send the free coupon today—or a letter or postal card, and give music dealer's name.

LYON & HEALY  
50 Adams St., Chicago

I am interested in your offer to furnish full information and instructions regarding the formation of a brass band in my own city. Please furnish me with full particulars and catalog by return mail—all free—without any obligations.

Name.....

Age..... Address.....

Music Dealer's Name.....

FREE!—A genuine Humanstone, the new musical instrument, if you will send us information desired about brass bands in your locality. Send coupon now for information blank.

## Pens that Write Right

Perfect penmanship—fine hairlines and even shading—is only possible when the pen is perfect. The smoothly rounded points, even temper, correct form and great elasticity of

# Spencerian Steel Pens

makes every man's "hand" a good one. Absolutely right for every kind of writing. A sample card of 19 different kinds sent free for 6 cents postage.

Spencerian Pen Co.,

349 Broadway, New York.

## LEARN PLUMBING

One of the best paid of all trades. Plumbers are in demand everywhere at good wages. They have short hours. Write for free catalog. ST. LOUIS TRADES SCHOOL, 4443 Olive St., ST. LOUIS, MO.

Smyrna, from Haifa, Jaffa and Beirut; they have rice-fields in India and tea plantations in China and Japan; they control the opium trade; memorial statues bearing their name stand in every city from Calcutta around to Bombay.

The Péreires of France own the Ligne du Nord and the Ligne du Midi, the gas and the omnibus systems of Paris, the Crédit Mobilier, the Compagnie Générale Transatlantique and the Bank of Tunis. The Camondos are the largest foreign land-owners in the Ottoman Empire, and are the financial backers and advisers of the Sultan.

The Sterns and the Goldsmids have financed Portugal exclusively for the last hundred years—and not a very good job have they made of it, either, from the Portuguese point of view.

Baron Gunsburg lives in Russia, where the name of Hebrew is synonymous with persecution. But when the Minister of Finance wants to raise a loan or seeks financial advice he does not send for the Baron to come to him; he deems it wiser to go to the Baron—for this shrewd, intolerant old man is one of the masters, and every one in Russia knows it, from moujik up to Czar.

The Montefiores have taken Australia for their own, and there is not a gold field or sheep-run from Tasmania to New South Wales that does not pay them heavy tribute. They are the real owners of the great antipodean continent, and when that day comes, as it doubtless will, when the commonwealth decides to throw off British rule, it will be of the Montefiores and their associates of the Unseen Empire that it will ask permission.

### The African Money Lords

If North Africa is in the hands of the Cassels, the Péreires and the Camondos, South Africa belongs, lock, stock and barrel, to the Beits, the Barnatos, the Wertheimers and the Friedlanders—subsidiaries of the Invisible Empire, all—for did they not win those gold mines and those diamond fields by right of conquest? True, they did not fight themselves, for fighting is frequently a dangerous business, but they bought the war bonds. Alfred Beit, a daring soul, went even further, for he was actively connected with the Jameson Raid and was the author of the Uitlander protest, which was the real cause of the war.

It must not be imagined that these several groups of capitalists which I have mentioned are either rivals or competitors, or that such a thing as war exists between them. For what would be the use? They have divided the world among them, America alone excepted, and it may well be that the lean old billionaire who plays golf so industriously on weekdays and prays so fervently on Sundays may one day find that they have even dared to invade the dominions which he has taken for his own. As a matter of fact, they are all not only friendly, but are allied to one another by so many close ties of blood, marriage and business that it requires but a stretch of the imagination to describe them as a single great group, syndicate, dynasty, empire—the Unseen Empire of Finance.

To recount the accomplishments of this handful of men is to recount the history of Europe for the last three-quarters of a century. Twice have the Rothschilds saved the Bank of England from suspension; thanks to the ability of old Baron Alphonse, France was enabled to pay the indemnity of five milliards of francs which Germany had imposed in the expectation that it would crush her for a generation. It was on the money-bags of the Foulds and not on the bayonets of his soldiers that Louis Napoleon reached his unstable throne. It was Gerson von Bleichroder who extricated the Prussian Government from its financial difficulties in 1865, played a great part in financing the war of 1870-71, and for his services as financial adviser on the question of the war indemnity had the Iron Cross pinned to his breast at Versailles by the old Emperor William himself. Hirsch opened up the Balkan states to commerce and civilization; Cassel proved himself the latter-day Moses of the Egyptians; Beit and Barnato changed the map of South Africa; Goldsmid, by his gigantic railway schemes, gave Germany a commercial empire in Western Asia.

And, meanwhile, the allied fortunes of the Masters keep on increasing. Where will it all end? I do not know. No one knows. The future of the peoples of Europe is on the knees of the gods.

TRADE MARK  
FACE



Nearly 2,000,000 men use and  
enthusiase over the **Ever-Ready**  
12 Bladed **Dollar** Safety Razor.

We've proved to these men that the  
**Ever-Ready** is the best shaving razor at  
any price. We can prove the same to you.

Go to your dealer to-day—buy your **Ever-Ready**, and if you don't agree that it's indispensable; that it will give you the best shave of your life, we will refund your dollar and take back the razor. That's fair, isn't it?

It's up to the **Ever-Ready** Safety Razor to make good, but it's up to you to give it a trial.

# Ever-Ready Safety Razor With 12 Blades

The **Ever-Ready** is the smoothest  
shaving blade you can buy.

Each "**Ever-Ready**" Blade is separately  
wrapped and protected from rust, dust,  
dullness and dirt.

There are 12 protected **Ever-Ready** blades in each Outfit of **Ever-Ready** Safety Razors, together with **Ever-Ready** frame, handle and strop complete at \$1.00.

### Extra Ever-Ready Blades 10 for 50c

You can exchange 10 used blades for 10 brand new ones for 50c. Go to any local hardware store, drug-gist, cutter, department store, or general store and ask for the **Ever-Ready**, with 12 blades. Refuse imitations and send direct to us enclosing \$1.00 and we will send the outfit to your home prepaid.

AMERICAN SAFETY RAZOR CO., 320 Broadway, New York

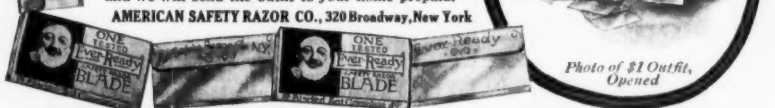


Photo of \$1 Outfit,  
Opened

**BENJAMIN AIR RIFLE**  
THE GUN THAT SHOOTS.  
FOR MEN AND BOYS.  
Sends a shot entirely through one-half inch pipe and more. Uses compressed air—no spring—same as used by powerful rock drills, air brakes, etc. Many times more powerful than any other Air Rifle. Force of shot under control. Accurate. One user shot 50 sparrows in one day.  
Another shoots pennies tossed into the air. Others shoot rabbits and squirrels. Practical gun for all small game. Discharge does not scare game. Can be used where cartridge guns cannot, indoors or out. Ammunition costs 10c or 15c for 1,000 shots. Sold by dealers and jobbers. If your dealer does not sell it, write us. There is no substitute or "just as good." Sent prepaid in U. S. and parcels post countries upon receipt of \$2.50. Descriptive circulars upon request.  
Benjamin Air Rifle & Mfg. Co., 502 Leader Bldg., St. Louis, Mo.

## Allen's Foot-Ease

Shake Into Your Shoes



Allen's Foot-Ease, a powder for the feet. It relieves painful, swollen, smarting, nervous feet, and instantly takes the sting out of corns and bunions. It's the greatest comfort discovery of the age. Allen's Foot-Ease makes tight-fitting or new shoes feel easy. It is a certain relief for ingrowing nails, perspiring, callous and hot, tired, aching feet. We have over 30,000 testimonials. TRY IT TODAY. Sold by all druggists, 25 cents. Do not accept any substitute. Sent by mail for 25 cents in stamps.

FREE Trial Package Sent by mail.  
ALLEN S. OLMSTED, Le Roy, N.Y.

**DO YOU LIKE TO DRAW?**  
That's all we want to know. Now, we will not give you any grand prize—or a lot of free stuff if you answer this ad. Nor do we claim to make you rich in a week. But if you are anxious to develop your talent with a successful cartoonist, so you can make money, send a copy of this picture, with 6c. in stamps for portfolio of cartoons and sample lesson plate, and let us explain.  
The W. L. Evans School of Cartooning, 313 Kingmoore Bldg., Cleveland, O.

**PATENTS** Mason, Fenwick & Lawrence, Est. 47 years. Box C, Washington, D. C. Best references. Careful work. Terms moderate. Booklet Free. Write us.

A Genuine  
**PANAMA**  
Fit for a King  
Express prepaid \$4  
Two profits saved. This Panama, closely woven, light and pliable, blocked and trimmed, all sizes, \$10 value; prepaid for \$4.  
We import direct through Galveston from South America. Order to day, stating size. Satisfaction guaranteed.  
**HOUSTON HAT CO.**  
Panama Hat Kings  
World's Largest Panama Hat Importers HOUSTON, TEXAS

**Bailey's Rubber Complexion  
Brushes and Massage Rollers**  
Make, Keep and Restore Beauty  
in Nature's own way.  
Millions in daily use throughout the world.

**It's Flat-Ended Teeth**  
with circular biting edges that remove dust caps, cleanse the skin in the bath, open the pores, and give new life to the whole body. Bailey's Rubber Brushes are all made this way. Mailed for price.  
Beware of Imitations.  
Bailey's Rubber Complexion Brush . . . \$1.00  
Bailey's Rubber Massage Roller . . . . .80  
Bailey's Bath and Shampoo Brush . . .75  
Bailey's Rubber Bath and Face Brush . . .1.50  
Bailey's Rubber Toilet Brush (small) . . .25  
Bailey's Skin Food (large jar) . . . . .50  
If you have beauty to make or beauty to keep, Wrinkles that are shallow or wrinkles that are deep, Cheeks that are hollow or neck that is spare, Bailey's Massage Roller has made thousands fair.  
Cata. of Everything in Rubber Goods, Free.  
**C. J. BAILEY & CO.**  
22 Boylston St., Boston, Mass.





## PAINT TALKS—No. 9 Making Different Tints

There are many advantages in using paint mixed by hand at the time of painting. The property-owner who has had painting done understands the most important one, namely: the fact that paint thus made to order, if made of pure white lead and pure linseed oil, is by far the most durable, because it is made to suit the conditions of each particular job.

Not so many building-owners, however, stop to think how great an additional advantage is afforded them by the fact that the most delicate gradation of tint which whim or fancy may dictate can be had in made-to-order white lead paint. The house-owner is not confined to two or three yellows, for instance, but may select from a hundred delicate gradations, if he wishes. So with the blues, the grays, the pinks, and all the tints.

For interior decoration, especially, this wide range of selection is of inestimable value. If a woman of taste wants a certain shade, something "pretty near" will not do. She can get it exact in made-to-order white lead paint.

There is more about color schemes in our Painting Outfit B, together with reasons why white lead bearing the Dutch Boy Painter trade mark gives most for the money in economy and satisfaction.

Buy of your local dealer if possible. If he hasn't it do not accept something else, but write our nearest office.

### NATIONAL LEAD COMPANY

An office in each of the following cities:  
New York, Boston, Buffalo, Cincinnati, Chicago, Cleveland, St. Louis, (John T. Lewis & Bros. Company, Philadelphia), (National Lead & Oil Company, Pittsburgh.)



Instead of  
Court  
Plaster

"Paint it  
with New-  
Skin and  
forget it"

### For a Cut or Scratch

Clean the wound thoroughly. Then paint it with a coat of New-Skin. The New-Skin will dry into a tough, flexible film under which the wound will heal rapidly without further attention.

### For a Hang-Nail

Trim the hang-nail close with sharp manicure scissors; then coat it with New-Skin, applying a second coat after the first has dried, if necessary. After that the hang-nail will not bother you and will proceed to heal itself.

### For Split Lips

Flatten out the lip with the fingers and touch it lightly with New-Skin. Hold the lip flat for a moment until the New-Skin dries. There will then be no further annoyance and no further temptation to bite or touch the lips.

New-Skin is also good for Burns, Blisters, Callosities and Chafed Feet.

Dept. A, Newskin Co., New York

For sale by druggists everywhere, 10 and 25 cents, or sent by mail. Stamps taken.

## THE CRUISE O' THE BOUNTING BOY

(Continued from Page 8)

For just a second I was wonderin' would Zippy call my little bluff, and then what would I done? Would I shoot? I dunno.

"Patten yelled out loud—his money was there. So far, all right. We lifted Zippy on deck, had him call up his chums, made 'em make sail for us, then put them all in the sampan, took it in tow and headed out the harbor. Ten miles out to sea we turned the sampan adrift. An hour after daylight old white-headed Fujiyama was horizon down, and the Bounding Boy laying out a sweet ten-and-a-half knots for Puget Sound, and for Puget Sound we kept her headed, and never a heave-to till we were to anchor at Seattle again."

Cahalan paused in his narrative and surveyed the quarterdeck below. The doings of that same group of young ladies who had won his attention at the beginning of his story seemed to have caught his attention. There was a blue-clad, delightful one who particularly won his admiration. "And even that one," commented Cahalan: "Patten'd've given her thirty days in the brig—and ten days of it on bread and water—just for the crime of her ugliness beside his battleship beauty—just because he happened to see her first. I'm not so much blamin' him for that, but I do blame him for not havin' sense enough to allow for the natural bias after bein' a year to sea. Every man has a bias somewhere that he must allow for, or bang! goes his rating. But that man! A man forty-five year old and no more judgment than—than"—he looked about for an extremely illuminating comparison—"than any o' those apprentice boys loafin' under the turret there."

"But he saw her again?" we asked him. "Saw her!" snorted Cahalan. "He ran all the way up from the dock—and his money with him. And me"—he rubbed his chin and grinned slyly—"me after him."

"And she was at Tagen's still?" "She was. His golden-haired Amazonian Addie, she was there, but not now cashiering behind any cage. Not Addie, no, sir. She was married now, and her and her husband between them owned the hotel and the bar and the restaurant; and the new landlord wasn't sitting in his shirt-sleeves readin' the mornin' paper in his office. Not him. And his head bartender and his restaurant cashier wasn't doin' business without any cash registers."

"And Tagen?" "Oh, Tagen was workin' for another man down the street. And"—Cahalan sighed—"he must've done a great business, Tagen, in the old place, to stand the drainage long's he did. For, besides the seven months we'd been gone on our cruise, they'd had the run of the place for two years before that."

"And what did the lady have to say to Patten?"

"Well, there stood Patten afore the desk, and there was Addie behind it. She'd about forgotten him, anybody could see, but she gave him one of her mechanical smiles and introduced him to her husband, our old friend, the smooth Johnnie, and Patten went out to the bar and hoisted whiskies into him, ten or twelve, till he got a cryin' jag on, and then his old friend, Johnnie, said that maybe he'd better go; and Patten went and me with him, but not till I'd given Johnnie one sweet one under the ear for old acquaintance' sake—a beaut—and he was still falling backward across the floor when I ran out after Patten, for, of course, I had to stand by him now. At every other step I kept telling him he was the luckiest dog alive not to be married to her. But no use—no use to tell him that in a little while the pair of them would be sitting up nights tryin' to trim each other. Couldn't he see it for himself? But he couldn't, nor that his thousand dollars in the minin' scheme was well worth it, if with it he got rid of him. And so all the way along the street till he comes to a gambler's joint, and there he goes in and drops all the money he had rescued from Zippy except what he'd given me. And what harm did I had to try it with my twelve hundred dollars—my share, double wages—the same that I'd intended to take home, or the most of it, anyway, to my good old mother in Brooklyn. But now I lays half of it down, and wins. And lays what I'd won, six hundred dollars, down, and



For

## SUNBURN

You Will Find Immediate and Grateful Relief by Using

## Hinds' Honey and Almond Cream

The skin may burn intensely, it may be painfully sore or greatly inflamed, yet this snow-white liquid Cream will instantly cool and soothe it, and will prevent peeling or irritation. If applied before exposure to sun and wind and again on returning indoors it will keep the skin in perfect condition.

Hinds' Honey and Almond Cream is antiseptic, cleansing, and remarkably healing. It also makes and keeps the skin soft, smooth, clear and youthful. Nothing is so soothing and helpful for babies' rash, chafing and scalp troubles; it is always safe to use.—It's the most cooling and healing lotion for men who shave.

Hinds' Honey and Almond Cream is not greasy or sticky. It is free from bleach and other harmful ingredients; is entirely unlike cold creams or paste creams in jars.

It is positively guaranteed not to cause or aid a growth of hair.

50 cents all dealers. Accept no substitute. If not obtainable sent postpaid by us.

Write for Free Sample Bottle

A. S. HINDS, 89 West Street, Portland, Maine



### THE KADY Suspender

does not put a strain on the shoulders or trousers buttons no matter what position the body is in. You can stoop, kneel, recline or lounge without feeling undue pressure anywhere.

The Double Crown Roller found only on The Kady Suspender is the reason. Ask your dealer to show you The Kady and see how it works. It comes in many beautiful patterns. Satisfaction guaranteed or money refunded.

50c and 75c a pair

If your dealer doesn't keep The Kady send us his name and we will tell you where you can get a pair.

The Ohio Suspender Co.  
634 North Park Street, Mansfield, O., U.S.A.



### Print Your Own

Cards, circulars, book, newspaper. Press \$5. Larger \$10. Save money. Print for others, big profit. All easy, rules sent. Write factory for press catalog, type, paper, etc.

THE PRESS CO., Meriden, Connecticut

## BE A CHAUFFEUR

### Big Demand for Trained Men

The automobile industry will soon be one of the largest in the country. There are unlimited opportunities for men in this new business. You can learn without interfering with your present occupation. If you are ambitious and want to get ahead ask for our Booklet "The New Profession for Men."

New York School of Automobile Engineers, Inc.  
140 West 56th Street, New York

### SPRAY Your Fruits, Crops, Poultry Houses, and do whitewashing with The Auto-Spray.

Factory price and guaranteed to satisfy. Fitted with Auto-Pop Nozzle does the work of three ordinary sprayers. Used by Experiment Stations and 300,000 others. We make many styles and sizes. Spraying Guide Free. Write for book, prices and Agency Offer.

THE E. C. BROWN CO.

22 Jay Street, Rochester, N. Y.



THE LONG ARM WILL REACH IN Every merchant needs it to take down cans and packages from shelving; reach in show windows. Sent prepaid for \$1.25. Jobbers and Salesmen write HOLLOWAY MFG. CO., OTTUMWA, IOWA

## You Can Make Any Gasoline Efficient



By straining it through the **NO-SHAMMY** Funnel. Absolutely Guaranteed to remove ALL WATER and DIRT from Gasoline. PREVENTS ALL CARBURETOR TROUBLES in Automobiles, Motor Boats, Motorcycles and Stationary Engines. 90% of your Engine Troubles are caused by Water and Dirt in the Carburetor. Get a NO-SHAMMY at Auto Supply and Hardware Dealers, \$2.00. If your dealer cannot supply you, we will ship direct, prepaid. Write for Free Catalog. Easily Carried in the Car. Austro-American Separator Co., 5712 Hough Avenue, Cleveland, Ohio, U.S.A.



## Nufashond Shoe Laces

recommmend themselves to every wearer of oxfords.

They not only outwear two or more pairs of other shoe laces, but always retain their beauty and shape, and are

**guaranteed for 3 months**

The centers of *Nufashond Shoe Laces* are tubular, while the tying ends are broad and flat.

The tubular center is doubly reinforced and firmly woven, gives the necessary strength, slides freely through the eyelets, and won't come undone when once tied.

The ends make a neat bow because they do not crush in tying.

95 cents per pair. All silk, in black, tan and oxford. Sold only in sealed boxes. If your dealer hasn't *Nufashond*, we'll send them to you postpaid on receipt of price. Write today for our illustrated booklet about *Nufashond* and our other shoe laces at all prices.

**Nufashond Shoe Lace Co.**  
Reading, Pa.

## "I urge upon all Catholics

the use of the

## Manual of Prayers"

J. C. Murphy



The Manual of Prayers is the Official Catholic Prayer Book which comprises every practice, rite, ritual, precept, faith, hymn and psalm, Epistles and Gospels.

See that the name  
**JOHN MURPHY CO.**  
is on the title

Very convenient in size, bound in Turkey Morocco, limp back. Sold by all book-sellers, or sent for 5 days' examination.

MAIL US THIS COUPON ———  
JOHN MURPHY CO., Dept. P., Baltimore, Md.: Please send me the "Manual of Prayers," for which I enclose \$2.00. You to refund money if I do not like book and return it within 5 days at your expense.

Name \_\_\_\_\_

Address \_\_\_\_\_  
With name stamped on cover \$3.25.

Pains through the feet and legs similar to rheumatism relieved by wearing the

**50c A PAIR**  
Your dealer or by mail.  
Circular free.  
Give size of shoe.

**C & H ARCH INSTEP SUPPORT**  
THE C & H ARCH SHANK CO., Dept. 4, Brockton, Mass.

wins again. Good. Now I had twenty-four hundred dollars, and, happenin' to think that with twice that I'd have enough to buy the old lady one of those Jersey bungalows I used to see advertised in the New York Sunday papers she used to send me, I laid down the whole twenty-four hundred. 'That red water-line color still looks good to me—let 'em come,' I says, and the whole house stands by to look. And"—Cahalan looked mournfully up to the sky—"they let 'em come."

"And?"  
"And-d?" Cahalan beautifully imitated the inquiring note of the persistent questioner. "I'm here and still a bosun's mate. And my old mother is still living in the middle of a three-decker in Brooklyn with twelve Lithuanians topside and a family named Wyzinski on the deck below." And just then a good seagoing bugler poised himself in the bulkhead doorway and sounded mess-gear, and what more was there to say?

## The Obvious

GIVEN a farm with a mortgage on, a wayward son to the Far West gone; a foster daughter, sweet and true, some interest that's overdue; a father frail and a mother old; a villain bland and a village scold; a sneering smile on the villain's face, and a threat to sell the old home-place; the maiden wooed by the villain bland, to whom he offers heart and hand, a life of ease, and the mortgage burned; a blushing cheek and the villain spurned; a rare June day, and an auctioneer to sell the farm, and a villain's jeer; a weeping lass, and her foster folk with eyes brimful and throats that choke, then —

Who comes in from the wooded wings with a purse that swells and a voice that rings, and pays the debt on the old home-place, and plants a fist in the villain's face, and hugs the girl and his parents, too? What is the answer? You guess who!

Given a girl who is sweet and fair, who has left her home and the old folks there for the city's glare and hum and glow; the lad who loved her long ago; given a storm and an empty purse in the city's streets, and a landlord's curse as he turns her out, and the falling snow from the loft above to the stage below; given despair and weary feet in an endless tramp down the snowy street; a moan, a cry and a heavy fall, and the bitter cold soon to end it all; given the dreams through the snowy blur of the old home folks that come to her, of the mother sweet and the father kind and of foolish pride that was blind, blind, blind; given the snow that so thickly falls, and the snowy street, and the grim, cold walls, then —

Who is it springs from the long, long trail and lifts her form so thin and frail from the snowy place where she laid her down, and takes her back to the country town where they used to live in their sweetheart days, and lays his cheek on her wan, thin face, and whispers of love and weds her, too? What is the answer? You guess who!

Given a hero, prince of men; a low-browed thug and a ruffian; an heiress fair as the dawn of day, who stands in the wicked uncle's way; given the hero stricken then by the low-browed thug in the robber's den; a senseless form and a big trapdoor at a handy place in the old stage floor; a muttered curse from the ruffian, and the hero stabbed and stabbed again, and dropped at length through the big trapdoor where the sea waves wash with a sullen roar; given the night and a furious storm, a sponge and a whiff of chloroform; the low-browed thug with the helpless maid upon his shoulder limply laid; given a hag and a bottle black, who waits the maid on the ruffian's back, and whets her knife with an awful leer as the wicked uncle pays her dear for the dreadful deed she is soon to do, then —

Who at the door comes bursting through, and smites the uncle hip and thigh, and drives his fist in the thug's right eye, and throttles the hag as she sits and leers, and grabs the maid and dries her tears, and gets loud cheers from the gallery? What is the answer? Don't ask me!

—J. W. Foley.

MADE FOR THE  
**B.V.D.**  
BEST RETAIL TRADE  
TRADE MARK REG. U.S. PAT. OFF.

**KEEP COOL!**  
Wear Loose Fitting  
**B.V.D.**

Trade Mark Reg. U. S. Pat. Office

**Coat Cut Undershirts  
and  
Knee Length Drawers**  
(50c. and upwards a garment)

**The Comfort Giving, Heat Reducing Undergarments**

Every B.V.D. garment is correctly cut, accurately sewed, made from a thoroughly tested, light, woven material, selected for its wearing and cooling qualities, and identified by this red woven label.

MADE FOR THE  
**B.V.D.**  
BEST RETAIL TRADE

We make no garments without this label.

Write for Booklet "A"—  
"The Coolest Thing Under the Sun."

**The B.V.D. Company, New York**

Makers of  
B.V.D. Union Suits (Pat. 4-30-'07) and  
B.V.D. Sleeping Suits.



## Eastwood Sandal

Children's

Sizes 4 to 8

**\$1.00**



An Ideal  
"Play Shoe"

All the fun of "going barefoot" without the scratches and bruises.

**Eastwood Sandals** allow the feet to expand naturally and are a grateful relief to children whose feet have been distorted by ill-fitting shoes. They relieve and prevent excessive perspiration.

The **Eastwood** Sandals are made by an entirely new method of shoe construction. Stitching is all outside, no wrinkled linings, waxed thread or tacks—just clean, smooth, oak-tanned leather next to the feet.

MADE OVER THE FAMOUS  
**EASTWOOD LAST**  
FOR SALE AT YOUR DEALERS  
or shipped to any address in the U. S., upon receipt of price as follows: Children's sizes 4 to 8, \$1.00 per pair; 9 to 11, \$1.25; 12 to 2, \$1.50. Larger sizes made for women and boys, 3 to 5, \$2.00. Men's 6 to 10, \$2.50.

Our illustrated catalogue of latest styles in shoes and stockings for men, women and children on request.

**Wm. Eastwood & Son Co.** 221 Main Street  
Rochester, N.Y.

## ALLEN Bathing Suit Bag

Waterproof, Compact, Neat

Just the thing you have been looking for to carry your wet bathing suit. Protects your clothes. Made of special, rubber-lined dark blue cashmere in three sizes:

Size 1—For men's Jersey suit with towel. Price 50 cents.

Size 2—For men's heavy knit suit with towel. Price 75 cents.

Size 3—For women—will hold complete outfit. Price \$1.00.

Sent Postpaid on receipt of price. Stamps acceptable.

Guaranteed satisfactory or money cheerfully refunded. Descriptive folder on request.

**THE ALLEN AUTO SPECIALTY COMPANY**  
Manufacturers of the famous Allen Tire Case  
1926 Broadway, NEW YORK

## Who Wants "Bonnie Boy"

and this Beautiful Cart?

This is "Bonnie Boy," hitched to the "Governess" cart, one of our famous Tony Pony vehicles. The children in the cart are having the most fun! They can't spill, for the carts are so built that tipping over is impossible. "Bonnie Boy" is city broken and doesn't mind an automobile, a street car or a railroad engine the least bit. Won't scare at anything.

**The Tony Pony Line** vehicles—the most fashionable patterns on the boulevards of all the large cities. We have 150 imported Shetlands to select from. We send the Tony Pony outfit complete—pony, harness and cart. Write for illustrated catalog.

**MICHIGAN BUGGY CO.** 10 Omes Bldg., Kalamazoo, Michigan  
We also make the Reliable Michigan line of pleasure vehicles.

The only polish that takes the place of liquids and pastes.

**10 cents**

At All Dealers

The F. F. Dalley Co. Ltd.  
Buffalo, N.Y. Hamilton, Can.

**2 IN 1**  
**SHOE POLISH**



## Bean Proteids Safer Than Meat

"Proteids," you know, are the tissue-building, body-making elements found in all kinds of meat—also in cereals—but in larger per cent in beans.

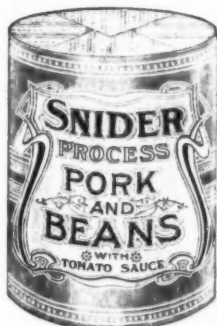
## Snider Pork & Beans

Contain the **full** per cent of proteids, grown in the well-known Michigan beans—best in the world.

There are sound, scientific reasons against much flesh-eating, because of the possible infection in animal food—not to be found in vegetables. And in hot weather one can feel much cooler on a vegetable than on a meat diet.

The exclusive, scientific **Snider Process** of cooking beans eliminates the colicky gases which prevent many persons from eating beans cooked in the ordinary way.

You get the cleanest, mellowest, most wholesome and appetizing form of tissue-building food when you eat



"The Mark of Guaranteed Quality"

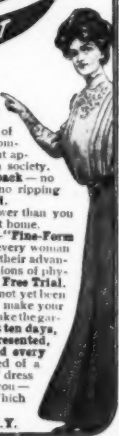
### Snider Pork & Beans (84% nutriment)

Try a can and note how comfortable one feels after eating beans prepared as they should be.

**"It's the Process"**

The T. A. Snider Preserve Company, Cincinnati, Ohio, U. S. A.

## Fine-Form MATERNITY SKIRT



Something new—only scientific garment of the kind ever invented. Combines solid comfort and ease with "fine form" and elegant appearance in the home, on the street, and in society. Always drapes evenly in front and back—no bulkiness—no draw-strings—no lacing—no ripping or tearing—Can be worn the year round. Made in several styles, and at prices lower than you can buy the material and have them made at home. Send for our **Fine Illustrated Book—"Fine-Form Free Maternity Skirt"**—It's FREE to every woman writing for it. Tells all about these skirts, their advantages, styles, material, and cost. Gives opinions of physicians, dressmakers, and users. **Ten Days' Free Trial.** When you get our book, if your dealer has not yet been supplied with Fine-Form Maternity Skirts, make your selection of material and style, and we will make the garment to your order. When you get it, wear it ten days, and if you don't find it exactly as represented, send it back and we will cheerfully refund every cent paid. **Other Skirts**—If not in need of a maternity skirt, remember our famous B&W dress and walking skirts will positively please you—same guarantee. Illustrated book free. Which book shall we send? Write to-day to **Boyer & Williams Co., Dept. 28, Buffalo, N. Y.**

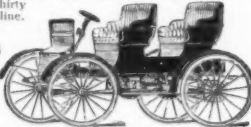
### CHEAPER THAN HORSES

Goes as fast and as far as you like under all conditions of weather and roads. Sundry develops 10 H.P. Runs from two to thirty miles per hour, and goes thirty miles on one gal. gasoline.

#### McINTYRE MOTOR VEHICLES

Best pleasure and business vehicle—never gets tired—no tire troubles. Book of facts, figures and proof free. Prices from \$375 up according to style of body. Get catalogue No. 52.

**W. H. McINTYRE CO., Auburn, Indiana**  
250-257 Broadway, New York, 1730 Grand Ave., Kansas City, Mo.  
Canadian Factory, Tudhope-McIntyre Co., Orillia, Can.



### FIX YOUR ROOF

5c Per Square. We will guarantee to put any old leaky, worn-out, rusty, tin, iron, steel, paper, felt, gravel or shingle roof in perfect condition, and keep it in perfect condition for 5c per square per year.

#### Roof-Fix

The Perfect Roof Preserver, makes old, worn-out roofs new. Satisfaction guaranteed or money refunded. Our free roofing book tells all about it. Write for it today.

**The Anderson Manufacturing Co., Dept. 68, Elyria, Ohio**

**PATENT SENSE** and **PATENTS THAT PROTECT** yield our clients enormous profits. Write us for **PRIME** Inventors lose millions through worthless patents. **R. S. & A. B. LACEY, Dept. 38, Washington, D. C.** Established 1869.



## The Howard Watch

**DOWN** on the Big Ditch at Panama is a worse place for a watch than Suez or the Coast of Indo-China: blazing days—severe nightly drop in temperature—humidity 87°—and months of tropical rainfall.

All along the Panama Canal—you find "Howard time" the recognized standard—as in all big undertakings for the last sixty-seven years.

The Howard Temper-

ature adjustment is *permanent*. Unaffected by the severest heat or the most violent changes.

The **HOWARD** is the finest practical watch in the world, and the strongest. Its special hard-tempered balance cannot knock out of true with the jolts and vibrations of rough use in the field.

A **HOWARD** Watch is always worth what you pay for it.

The price of each **HOWARD** Watch, from the 17-jewel in a fine gold-filled case (guaranteed for 25 years) at \$35.00; to the 23-jewel in a 14-k. solid gold case at \$150.00—is fixed at the factory, and a printed price ticket attached.

Drop us a postal, Dept. N, and we will send you a **HOWARD** book of value to the watch buyer.

**E. HOWARD WATCH COMPANY**  
BOSTON, MASS.



## 10 DAYS FREE TRIAL

We will ship you a "RANGER" BICYCLE on approval, freight prepaid to any place in the United States without a cent deposit in advance, and allow ten days free trial from the day you receive it. If it does not suit you in every way and is not all or more than we claim for it and a better bicycle than you can get anywhere else regardless of price, or if for any reason whatever you do not wish to keep it, ship it back to us at our expense for freight and you will not be out one cent.

### LOW FACTORY PRICES

We sell the highest grade bicycles direct from factory to rider at lower prices than any other house. We save you \$10 to \$25 middlemen's profit on every bicycle—highest grade models with Puncture-Proof tires, Imported Roller chains, pedals, etc., at prices no higher than cheap mail order bicycles; also reliable medium grade models at unheard of low prices.

### RIDER AGENTS WANTED

in each town and district to ride and exhibit a sample 1909 Ranger Bicycle furnished by us. You will be astonished at the wonderful low prices and the liberal propositions and special offers we will give on the first 1909 sample going to your town. Write at once for our special offer.

**DO NOT BUY** a bicycle or a pair of tires from anyone at any price until you receive our catalogue and learn our low prices and liberal terms. **BICYCLE DEALERS:** you can sell our bicycles under your own name plate at double our prices. Orders filled the day received.

**SECOND HAND BICYCLES**—a limited number taken in trade by our Chicago retail stores will be closed out at once, at \$3 to \$8 each. Descriptive bargain list mailed free. single wheels, inner tubes, lamps, cyclometers, parts, repairs and everything in the bicycle line at half the usual prices.

**TIRES, COASTER BRAKES,** DO NOT WAIT but write today for our Large Catalog beautifully illustrated and containing a great haul of interesting matter and useful information. It only costs a postal to get everything. Write it now.

**MEAD CYCLE COMPANY, Dept. T-55,**

**CHICAGO, ILL.**

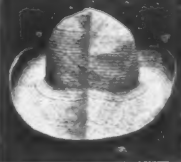
## SHORTHAND IN 30 DAYS

Boyd Syllabic System—written with only nine characters. No "positions"—no "ruled lines"—no "shading"—no "word signs"—no "cold notes." Speedy, practical system that can be learned in 30 days of home study, utilizing spare time. For full descriptive matter, free, address, **Chicago Correspondence Schools, 728 Chicago Opera House Block, Chicago, Ill.**

Don't throw away your dull Safety Razor Blades. Send them to us for Resharpener. Double edge blades especially. 30c per dozen. We have 40,000 satisfied customers. They save 70c per dozen AND get better service than from new blades. Send today for convenient mailing package. **KEENEDEGE CO., 880 Keeneledge Building, CHICAGO**

## Genuine Panama Hats \$1.00

Rare Bargain in Genuine Panama Hats



Panama Hats more popular than ever—all the rage this summer. By importing large quantities we can sell direct to you for this surprisingly low price. These hats are warranted Genuine All-Hand Woven; unblocked, and can be worn in that condition by Gentlemen, Ladies and Children. Easily blocked in any shape or style. Just as serviceable as the \$10.00 kind; the difference only in fineness of weave. Assorted sizes. Weight only 2 oz. Sent prepaid on receipt of \$1.00. Order today. Satisfaction guaranteed. Supply Limited. **PANAMA HAT CO., 181-A William St., New York City**

### "THE GARTER WITH THE HOLES"



The Knee-Drawer Garter Par Excellence

#### "Perforated" Leather Garter

Perforation and odor proof fabric lined. No metal or leather comes in contact with the skin. Made of one solid piece of leather. Either garter fits either leg. The perforation allows the pores of the skin to breathe.

50 Cents and \$1.00 a Pair

For sale at your dealer's, or sent postpaid on receipt of price. **CROWN SUSPENDER COMPANY, Dept. G, 836 Broadway, N. Y.**

### Crown Make

#### "Coatless" Suspender

Under the Overshirt—Over the Undershirt

The only practical and satisfactory Summer Suspender, made to be worn under the shirt. Always invisible. Easy to put on and take off. Cool, comfortable and negligible.

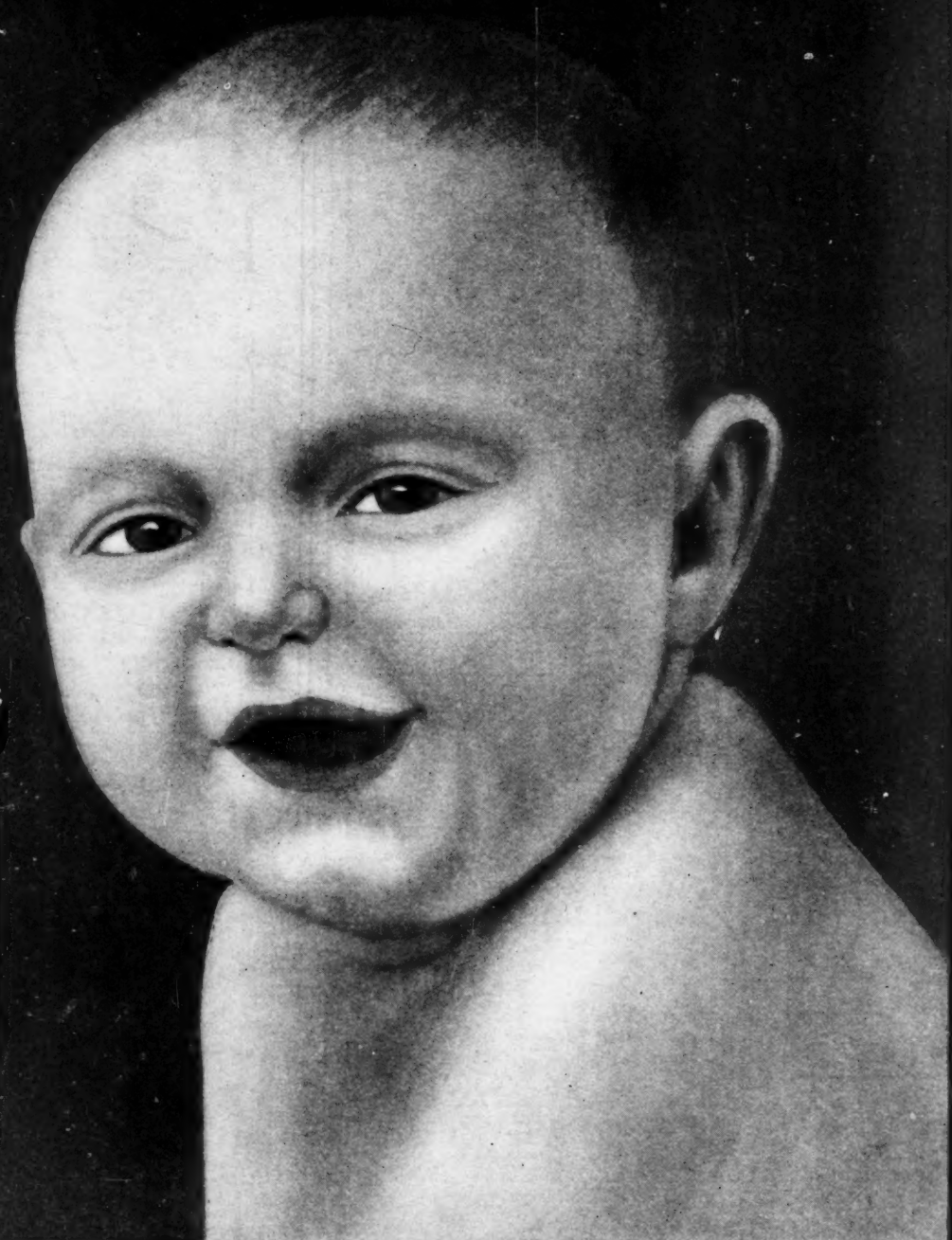
Beware of imitations—The genuine are stamped "Coatless," patented July 4, 1905.

50 CENTS A PAIR



# MENNEN'S

## "FOR MINE"



# MENNEN'S BORATED TALCUM TOILET POWDER

is a necessary comfort of modern living. Its delicate touch perfects the refined toilet, soothes baby's fretful hours, refreshes after shaving, and all the year round is at hand for the relief of sun and wind burns, prickly heat, rash, tender and perspiring feet.

The woman who buys Mennen's for toilet use or any other purpose may rest assured that she is getting the purest and most perfect powder that chemical knowledge can originate or skill manufacture.

Try Mennen's Violet Borated Talcum Toilet Powder, which has the scent of fresh-cut Parma Violets. **Sample Free**  
Mennen's Borated Skin Soap (blue wrapper). Specially prepared for the nursery. } No Samples  
Mennen's Sen Yang Toilet Powder, Oriental Odor.

Look for the Face on our Special Non-Refillable Box—The "BOX THAT LOX."

Sold for 25 Cents Everywhere or by Mail

(Guaranteed by the Gerhard Mennen Chemical Co. under the Food and Drugs Act, June 30, 1906. Serial No. 1542)

GERHARD MENNEN COMPANY, 10 Orange Street, NEWARK, N. J.

The original and genuine—the kind you have always used. Why take chances with new so-called "Baby Powders," when you know that the genuine Mennen's Borated Talcum Toilet Powder is scientifically prepared from the purest materials, and has always given your babies and yourself the relief you seek? Don't take any chances with powders of unknown quality, when you can purchase the genuine as cheaply as the imitations.